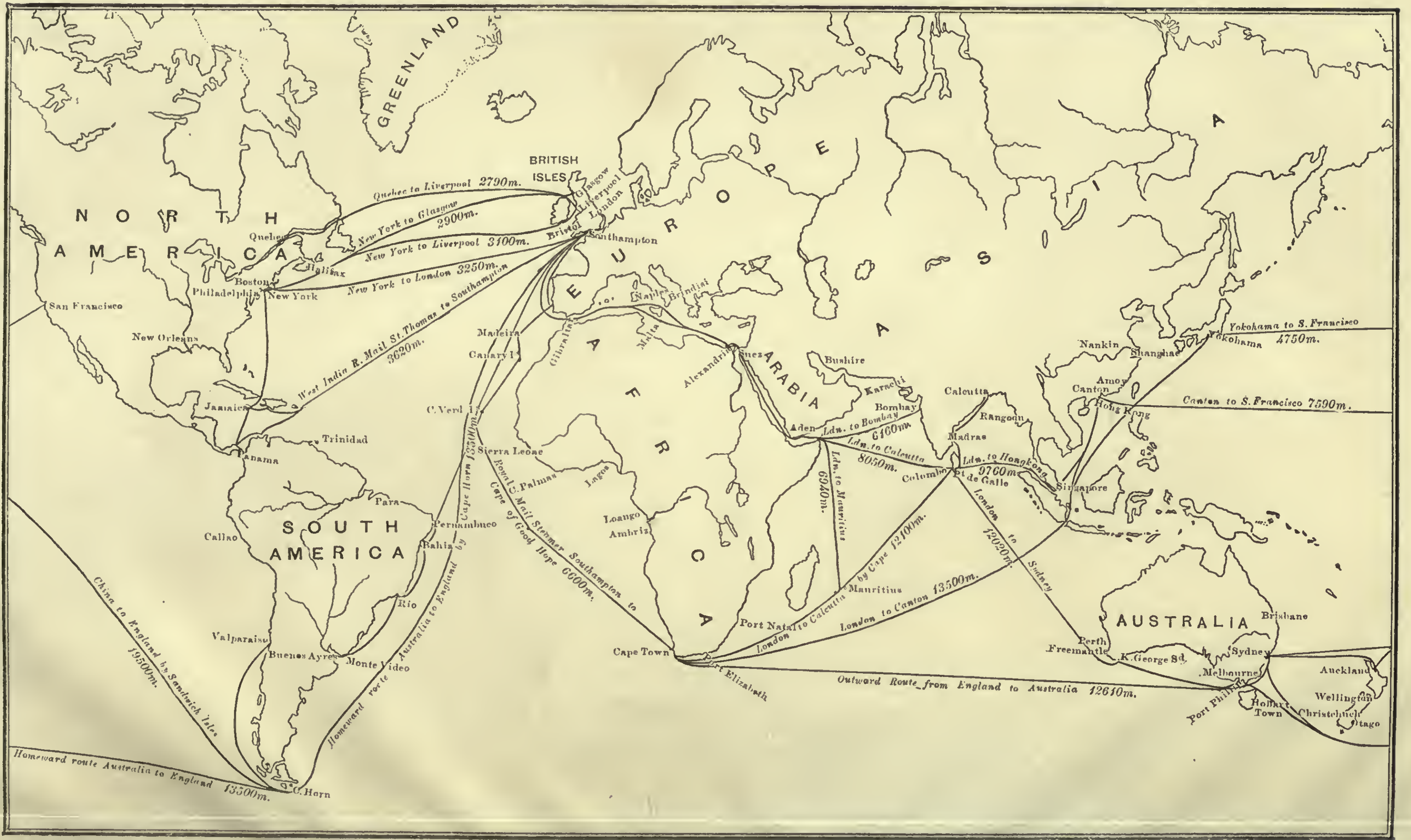
THE CO-OPERATIVE WHOLESALE SOCIETIES LIMITED.

ANNUAL 1892.

Map of the World.

SHOWING ROUTES TO BRITISH POSSESSIONS FROM GREAT BRITAIN.



THE CO-OPERATIVE

WHOLESALE SOCIETIES LIMITED.

ENGLAND AND SCOTLAND.

ANNUAL FOR 1892.

PUBLISHED BY
THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
1, BALLOON STREET, MANCHESTER;
AND
THE SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
119, PAISLEY ROAD, GLASGOW.

LIBRARY
JUN
16
1982
UNIVERSITY OF TORONTO

HD
3325
A24
1892

MANCHESTER:
PRINTED AND BOUND BY
THE CO-OPERATIVE PRINTING SOCIETY,
AT THEIR WORKS,
NEW MOUNT STREET, ANGEL STREET.

PREFACE.

THIS volume now forms the tenth of a series of Annuals specially prepared by the Co-operative Wholesale Society, and the sixth published under the joint auspices of the English and Scottish Wholesale Societies.

The popular demand for previous issues has been one of the best indications that the efforts of the Directors to meet the growing desire for information on social and economic questions have been fully appreciated.

The subjects that have been treated by the various writers will, we feel assured, command the careful attention of our readers, and our hope is that the information given in the following pages will be of great help towards enabling them to come to an intelligent decision upon the important topics therein treated.

The rapid advance that the Co-operative movement has made during the last ten years will be seen on perusing these pages, and the unique position occupied by the two Wholesale Societies is one of its most pleasing features. Statistics of a varied kind are given their usual place, and we trust that the present issue will merit the approval of our constituents.

Yours truly,

THE COMMITTEE.

TO THE MEMBERS,
CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

Digitized by the Internet Archive
in 2007 with funding from
Microsoft Corporation

http://www.archive.org/details/annual1892coopuoft

LIST OF
MAPS, DIAGRAMS, CITY PLANS, PREMISES, &c.

CO-OPERATIVE WHOLESALE SOCIETY.

Map of the World.
Diagram — Twenty-eight Years' Progress of Co-operation.
,, Twenty-seven Years' Progress of the Co-operative Wholesale Society.
Balloon Street, Manchester—Registered Offices.
Dantzic Street Premises, Manchester.
City Plan of Manchester.
Newcastle Branch Premises.
,, Drapery, Furnishing, and Provision Warehouse.
City Plan of Newcastle.
London Branch General Office, &c.
,, Tea Department Premises.
,, Cocoa and Chocolate Works.
Map of London.
Leeds Premises.
City Plan of Leeds.
Bristol Premises.
City Plan of Bristol.
Liverpool Offices and Warehouse.
New York Premises.
Cork Premises.
Limerick Premises.
Kilmallock Premises.
Tralee Premises.
Waterford Premises.
Armagh Premises.
Copenhagen Premises.
Hamburg Premises.
Crumpsall Biscuit Works.
Leicester Boot and Shoe Works (two views).
City Plan of Leicester.
Heckmondwike Boot and Shoe Works.
Durham Soap Works.
Batley Woollen Cloth Works.
Dunston Corn Mill.
Longton Crockery Depôt.
Goole Offices.
,, Warehouse.
Garston and Rouen Offices.
S.S. "Liberty."
S.S. "Equity."
S.S. "Federation."
S.S. "Pioneer."
S.S. "Unity."
S.S. "Progress."

SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY.

Following Page 144:

Twenty-three Years' Wholesale Distribution in Scotland.
Paisley Road Premises, Glasgow.
Clarence Street Premises, Glasgow.
,, ,, Interior of Hall, Glasgow.
Dundas Street Premises, Glasgow.
Links Place Premises, Leith.
Grange Place Premises, Kilmarnock.
Trades Lane Premises, Dundee.
Enniskillen Premises.
Productive Works, Shieldhall, near Govan, Glasgow.

LIST OF CONTENTS.

PAGES.
Co-operative Wholesale Society Limited.................. 1 to 103
Scottish Co-operative Wholesale Society Limited.......... 105 ,, 143
The Influence of Modern Industry on Social and Economic Conditions—Henry Dyer, C.E., M.A., D.Sc. .... 145 ,, 190
The Rich Richer, and the Poor Poorer—George Howell, F.S.S., M.P. .... 191 ,, 242
"The South Sea Bubble"—Henry Dunckley, M.A., LL.D. 243 ,, 278
Sketches from Commercial and Industrial History—H. de B. Gibbins, M.A.................................... 279 ,, 318
The Education of the People—J. Hirst Hollowell .... 319 ,, 344
Payment of Members of Parliament—Sir E. Grey, M.P..... 345 ,, 359
Our Trade in Dairy Produce—James Long .... 360 ,, 429
The Productive Departments of the Co-operative Wholesale Society.. 430 ,, 458
Wholesale Societies' Tea, Coffee, Cocoa, and Chocolate Departments .... 459 ,, 473
Miscellaneous....................................... 474 ,, 605

ALPHABETICAL INDEX.

	PAGE.		
	English.	Scottish.	General.
ACTS of Parliament Passed during the Session of 1891.			534
Accidents, Railway. Proportion of Passengers Killed from Causes beyond their own Control			569
Administrations in Present Century			553
Advantages of Membership of Wholesale Society	8	114	
Annual Value of Property and Income Assessed, 1875–1890			560
Average Minimum Rate per Cent of Discount Charged by Bank of England			543
Average Price of Three per Cent Consolidated Stock			542
BANK Holidays			568
Bank Department (Wholesale Society) Regulations	13		
,, Union Bank of Scotland, List of Branches		115	
Barometer Instructions			570
Batley Woollen Mill	33, 44, 74, 85		
Births, Marriages, and Deaths, Registers of			568
Biscuits and Sweets Works (Wholesale Society)	27, 44, 62, 82		
Bonus on Labour		142	
Boot and Shoe Department	44, 51, 79, 87	132	
"Bubble, The South Sea."—H. Dunckley			243
CABINET, The			555
Calais and Goole Line of Steamers	37		
Calendar for ascertaining any Day of the Week for any given time within the Present Century			588
Calendar for 1892			593
Cash Arrangements	12	115	
Census of 1891			522
Century, Administrations in the Present			553
Chronology of the Wholesale Society	39, 40		
Coming Events in connection with the Wholesale Society in 1892	41		
Co-operative Congresses			474
,, Progress, 1862 to 1889 (United Kingdom)			475
,, Societies, each with Trade over £200,000 per year			486
,, Societies, each with Trade over £100,000 per year			488
,, Societies and the "Wholesale"			489
,, Productive Societies for which the Wholesale Society are Agents	34, 35		
,, *News*, The			94
,, Insurance Company			95
,, Productive Society (Lancashire & Yorkshire)			100
,, Union: Its Principles and Constitution			91
CO-OPERATIVE WHOLESALE SOCIETIES:—			
Offices and Departments	1	108	
List of Committees	3	109	
,, Officers and Departments	4	110	

ALPHABETICAL INDEX.

	PAGE.		
CO-OPERATIVE WHOLESALE SOCIETIES:—	English.	Scottish.	General.
Number of Employés in Departments	6	143	..
Trade Terms, Conditions of Membership, &c.	7	113	..
Advantages of Membership	8	114	..
Business Notices	9,10,11	111	..
Cash Arrangements	12	111	..
Confectionery Works	..	139	..
Union Bank of Scotland, List of Branches	..	115	..
Bank Department—Regulations, &c.	13	..	..
Grocery and Provision Department	14,44,46,77,86	118,123	..
Tea and Coffee ,,	17,44	..	..
Biscuits, Sweets, &c., Works, Crumpsall	27,44,62,82	..	..
Drapery Department	22,44,48,77,87	124	..
Woollen Cloth Department	24, 44, 48,50,78,87	..	..
Tailoring Department	..	126	..
Shirt Factory	..	128	..
Boot and Shoe Department	44,51,79,87	132	..
,, ,, Factory	..	130	..
Furniture Department	..	133	..
Furnishing ,,	25,44,53,79,87	..	..
Cabinet Workshop	..	134	..
Printing Workshop	..	136	..
Preserve Works	..	138	..
Brush Factory	..	137	..
Bonus on Labour	..	142	..
Crockery Department, Longton	26,44,76,85	..	..
Mantle Factory	..	141	..
Newcastle Branch	44,54,56,80,81,88	..	..
London ,,	44,59,81,89	..	..
Shoe Works, Leicester	29,44,66,68,83	..	..
,, Heckmondwike	31,44,64,83	..	..
Slop Factory	..	140	..
Soap Works, Durham	32,44,70,84	..	..
Woollen Mills, Batley	33,44,74,85	..	..
Leeds Ready Mades	75,85	..	..
Productive Societies for which the Wholesale Society are Agents	34,35	..	..
Chronology	39,40	..	..
Progress of the Wholesale Societies	42,90	116,141	..
Shipping Department—Garston and Rouen	36,44	..	..
,, ,, Goole and Calais	37,44	..	..
,, ,, Goole and Hamburg	38,44	..	..
Productive Departments	430,458	..	..
Coming Events in connection with the Wholesale Society in 1892	41	..	..
Telegraphic Addresses	90	..	..
Telephone Numbers	90	..	..
Tea and Coffee Department	..	..	459
Commercial and Industrial History, Sketches from.—H. de B. Gibbins	..	..	279
Congresses, Co-operative	..	..	474
Consolidated Stock, Three per Cent, Average Price of	..	..	542
Crockery Department	26,44,76,85	..	..
Crumpsall Biscuit Works	27,28,44,62,82	..	..

ALPHABETICAL INDEX.

	PAGE. English.	PAGE. Scottish.	PAGE. General.
DAIRY Produce, Our Trade in.—James Long			360
Dealings with Land			544
Death Duties, The			546
Departments and Offices of the Wholesale Society	1	108	
,, Officers of ,, ,,	4	110	
,, No. of Employés in each ,,	6	143	
,, Productive	430, 458		
,, of the Wholesale—Progress of	46, 89	116, 141	
,, Shipping	36, 38		
Discount, Average Minimum Rate per Cent of			543
Drapery Department	22, 44, 48, 77, 87	124	
Dunckley, H.—"The South Sea Bubble"			243
Durham Soap Works	32, 44, 70, 84		
Duties, Import, in the United Kingdom			538
,, Stamp, Taxes, Excise			561
Dyer, Henry.—The Influence of Modern Industry on Social and Economic Conditions			145
ECLIPSES			568
Education of the People, The.—J. Hirst Hollowell			319
Elementary Education Act, 1891			529
Employés, Number of	6	143	
English Mile compared with other European Measures			557
English Money, Table Showing Sums Payable in—on Money Orders Issued in Foreign Countries, &c.			559
Expectations of Life			550
FOREIGN Currencies, Table Showing Sums Payable in—on Money Orders in the United Kingdom			558
Foreign Moneys and their English Equivalents			557
Furnishing Department of Wholesale Society	25, 44, 53, 79, 87		
Furniture ,, ,, ,,		133	
GARSTON and Rouen Line of Steamers	36, 44		
Gibbins, H. de B.—Sketches from Commercial and Industrial History			279
Goole and Calais Line of Steamers	37, 44		
,, and Hamburg ,, ,,	38, 44		
,, Tide Table			583
Grey, Sir Edward, M.P.—Payment of Members of Parliament			345
Grocery Departments, Wholesale Society	14, 44, 46, 77, 86	118, 123	
HAMBURG and Goole Line of Steamers	38, 44		
Heckmondwike Shoe Works	31, 44, 64, 83		
Holidays, Bank			568
Hollowell, J. Hirst.—The Education of the People			319
House Duty			562
Howell, George, M.P.—The Rich Richer, and the Poor Poorer			191
IMPORT Duties in the United Kingdom			538
Influence of Modern Industry on Social and Economic Conditions, The.—Henry Dyer			145

ALPHABETICAL INDEX.

	PAGE.		
	English.	Scottish.	General.
Income Tax Rates from its First Imposition			540
,, and Expenditure of the United Kingdom, year ending March 31st, 1891			541
Industrial and Commercial History, Sketches from.—H. de B. Gibbins			279
Inland Book Post			564
,, Parcel Post, posting of parcels			566
,, Pattern and Sample Post			567
,, Registered Newspapers, Postage on			565
Instructions, Barometer			570
Insurance Company, Co-operative			95
,, and Compensation for Loss and Damage of Inland Parcels			566
Intestates' Personal Estates, Rules for Distribution of			548
Intestates' Estates Act, 1890, The			548
Introductory	v.	105	
LANCASHIRE and Yorkshire Productive Society			100
Land, Dealings with			544
Law Costs on the Sale, Purchase, or Mortgage of Real Property, Houses, or Land, Scale of			545
Law Relating to Societies, Summary of the			92
Law Sittings			568
Leicester Co-operative Shoe Works	29, 44, 66, 68, 83		
Life, Expectation of			550
Limitation of Weight, Parcels			566
,, Size ,,			566
List of Administrations in the Present Century			553
Liverpool Tide Table			581
London Branch	44, 59, 60, 81, 89		
Long, James.—Our Trade in Dairy Produce			360
Longton Crockery Department	26, 44, 76, 85		
MEMBERSHIP of Wholesale Society, Advantages of	8	114	
Meteorological Table			573
Mile, The English, compared with other European Measures			557
Ministry, The Salisbury			554
Money Orders for the United Kingdom			565
Money, Foreign, and their English Equivalents			557
Monthly Meteorological Tables			574
NEWCASTLE Branch	44, 54, 56, 80, 81, 88		
Newspaper Society			94
Notices, Wholesale Society's Business	9, 11	111	
OFFICERS of the Co-operative Wholesale	4	110	
Our Trade in Dairy Produce.—James Long			360
PARLIAMENTS of the United Kingdom			553
Patent for Inventions (Letters)			562
Payment of Members of Parliament—Sir Edward Grey, M.P.			345
Poor Poorer, and the Rich Richer.—G. Howell, M.P.			191
Postage on Inland Registered Newspapers			565

ALPHABETICAL INDEX.

	PAGE.		
	English.	Scottish.	General.
Post Cards			565
Postal Regulations			564
,, Orders			566
Postage, Rates of			564
Post-office Savings Banks			567
Preface	v.	105	
Presidents of the United States of America			556
Price of Three per cent Consolidated Stock			543
Prime Ministers for fifty-seven years			555
Principal Articles of the Calendar for the Year 1892			592
,, Events in connection with the Wholesale Society	39, 40		
Principles and Constitution of the Co-operative Union			91
Productive Society, Lancashire and Yorkshire			100
,, Societies for which the Wholesale Society are Agents	34, 35		
,, Departments of the Wholesale Society, The			430
Progress of the Wholesale Societies	42, 90	116, 141	
,, ,, ,, ,, Yearly	77, 85	116, 119	
Progress of Co-operation (United Kingdom)			475
Property Account	44		
,, and Income—Total Annual Assessed Value			560
Public Acts of Parliament Passed during the Session of 1890–1			534
Public Income and Expenditure of the United Kingdom for the Year ending March 31st, 1891			541
QUEEN and Royal Family, The			552
RAILWAY Accidents, Proportion of Passengers Killed, &c.			569
Ready Reckoner and Wages Table			589
Registration			567
Registers of Births, Marriages, and Deaths			568
Remarks on the Weather			577
Rich Richer, and the Poor Poorer.—G. Howell, M.P.			191
Rouen and Garston Line of Steamers	36, 44		
Rough Seas, Use of Oil on			580
Royal Family, The Queen and			552
Rules by which the Personal Estates of Persons Dying Intestate are Distributed			549
SALISBURY Ministry, The			554
Savings Banks, Notices, &c.			567
Scottish Wholesale Society		105, 143	
Shoe Works, Leicester (Co-operative)	29, 44, 66, 68, 83		
,, Heckmondwike	31, 44, 64, 83		
Sketches from Commercial and Industrial History.—H. de B. Gibbins			279
Soap Works, Durham	32, 44, 70, 84		
Social and Economic Conditions, Influence of Modern Industry Thereon			145
Societies—Co-operative, each with Trade over £200,000 per year			486

ALPHABETICAL INDEX.

	PAGE. English.	Scottish.	General.
Societies—Co-operative, each with Trade over £100,000 per year			488
Societies — Co-operative Productive, for which the "Wholesale" are Agents	34, 35		
Societies—Co-operative, and the " Wholesale "			489
" South Sea Bubble, The."—H. Dunckley			243
Stamp, &c., Duties			561
Statistics of Co-operative Wholesale Society	42, 90	116, 141	
Steamship Lines (Co-operative)—Garston and Rouen	36, 44		
,, ,, ,, Goole and Calais	37, 44		
,, ,, ,, Goole and Hamburg	38, 44		
Summary of Law Relating to Societies			92
Sweets Works, Crumpsall	27, 44, 62, 82		
TABLE Showing Sums Payable in Foreign Currencies on Money Orders Issued in United Kingdom			558
Table Showing Sums Payable in English Money on Money Orders Issued in Foreign Countries, &c			559
Table Showing the Number of Days between any Two Dates			585
Table Showing Number of Days from any Day of one Month to same Day of any other Month			587
Tea and Coffee Department of Wholesale Society	17, 21, 44		
,, ,, ,, ,, ,, Societies			459
Technical Instruction Act, 1891			532
Telegraphic Addresses	90		
Telephone Numbers	90		
Telegrams			565
Terms and Abbreviations Commonly Used in Business			591
Terms and Conditions of Membership of Wholesale Society	7	114	
The Intestates' Estates Act, 1890			548
The Education of the People.—J. Hirst Hollowell			319
"The South Sea Bubble."—H. Dunckley			243
The Rich Richer, and the Poor Poorer.—George Howell, M.P.			191
Tide Table, Goole			583
,, Liverpool			581
Time all over the World			560
Transfers			562
UNION Bank of Scotland, List of Branches		115	
,, Co-operative, its Principles and an Account of			91
United Kingdom, the Public Income and Expenditure, 1891			541
,, ,, Co-operative Progress in the years 1862–89			475
,, ,, Import Duties in the			538
,, ,, Money Orders for the			565
,, ,, Parliaments of the			553
,, States, Presidents of			556
Use of Oil on Rough Seas			580
WAGES Table and Ready Reckoner			589
Weather, Remarks on the			577
Weights and Measures			590
Wholesale Society	1, 90	105, 143	
Woollen Cloth Department	24, 44, 48, 50, 78, 87		
,, Mill, Batley	33, 44, 74, 85		

THE

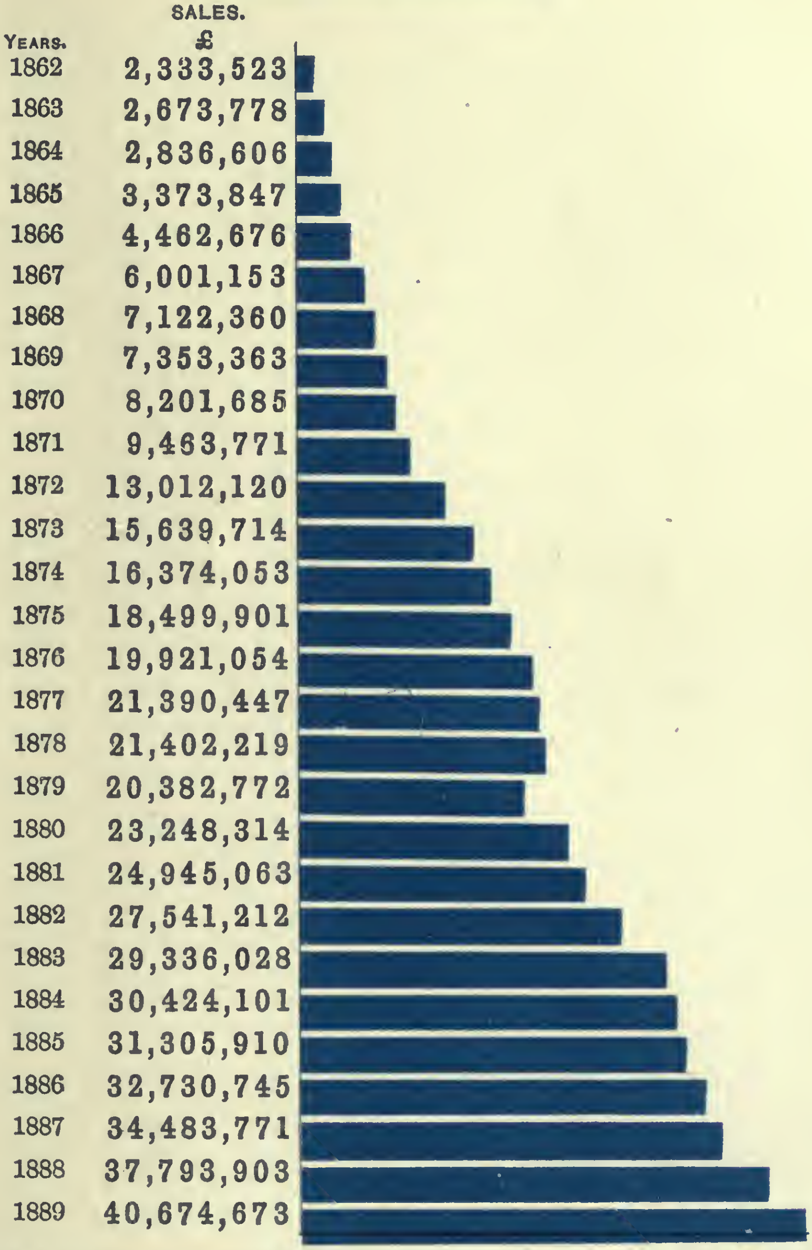
Co-operative Wholesale Society

LIMITED.

PLATES, ADVERTISEMENTS, STATISTICS, &c.,

PAGES 1 TO 103.

Twenty-eight Years' Progress of Co-operative Societies in the United Kingdom.



TOTAL SALES IN THE TWENTY-EIGHT YEARS, 1862 TO 1889 .... **£512,928,762**

TOTAL PROFITS IN THE TWENTY-EIGHT YEARS, 1862 TO 1889 .. **£43,409,501**

STATISTICAL POSITION OF CO-OPERATIVE SOCIETIES IN THE UNITED KINGDOM,

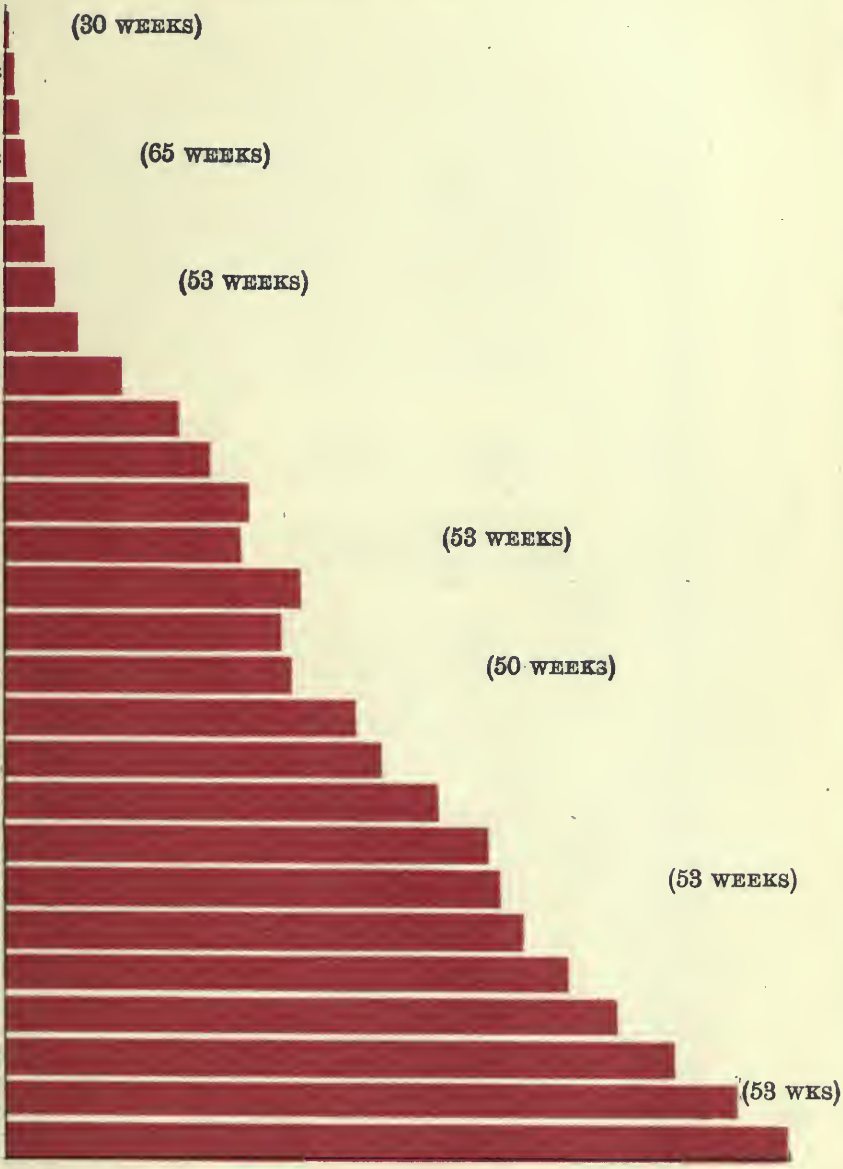
DECEMBER 31st, 1889.

Compiled from the Returns made by Societies to the Registrar and Co-operative Union.

Number of Members	1,071,089	Sales for 1889	£40,674,673
Share Capital................	£11,687,912	Net Profits for 1889	3,734,546
Loan Capital................	2,923,711	Devoted to Education, 1889 ..	25,455

Twenty-seven Years' Progress of the Co-operative Wholesale Society Limited.

YEARS.	SALES. £
1864	51,857
1865	120,754
1866	175,489
1867	331,744
1868	412,240
1869	507,217
1870	677,734
1871	758,764
1872	1,153,132
1873	1,636,950
1874	1,964,829
1875	2,247,395
1876	2,697,366
1877	2,827,052
1878	2,705,625
1879	2,645,331
1880	3,339,681
1881	3,574,095
1882	4,038,238
1883	4,546,889
1884	4,675,371
1885	4,793,151
1886	5,223,179
1887	5,713,235
1888	6,200,074
1889	7,028.994
1890	7,429,073



TOTAL SALES IN THE TWENTY-SEVEN YEARS, 1864 TO 1890 .... **£77,475,409**

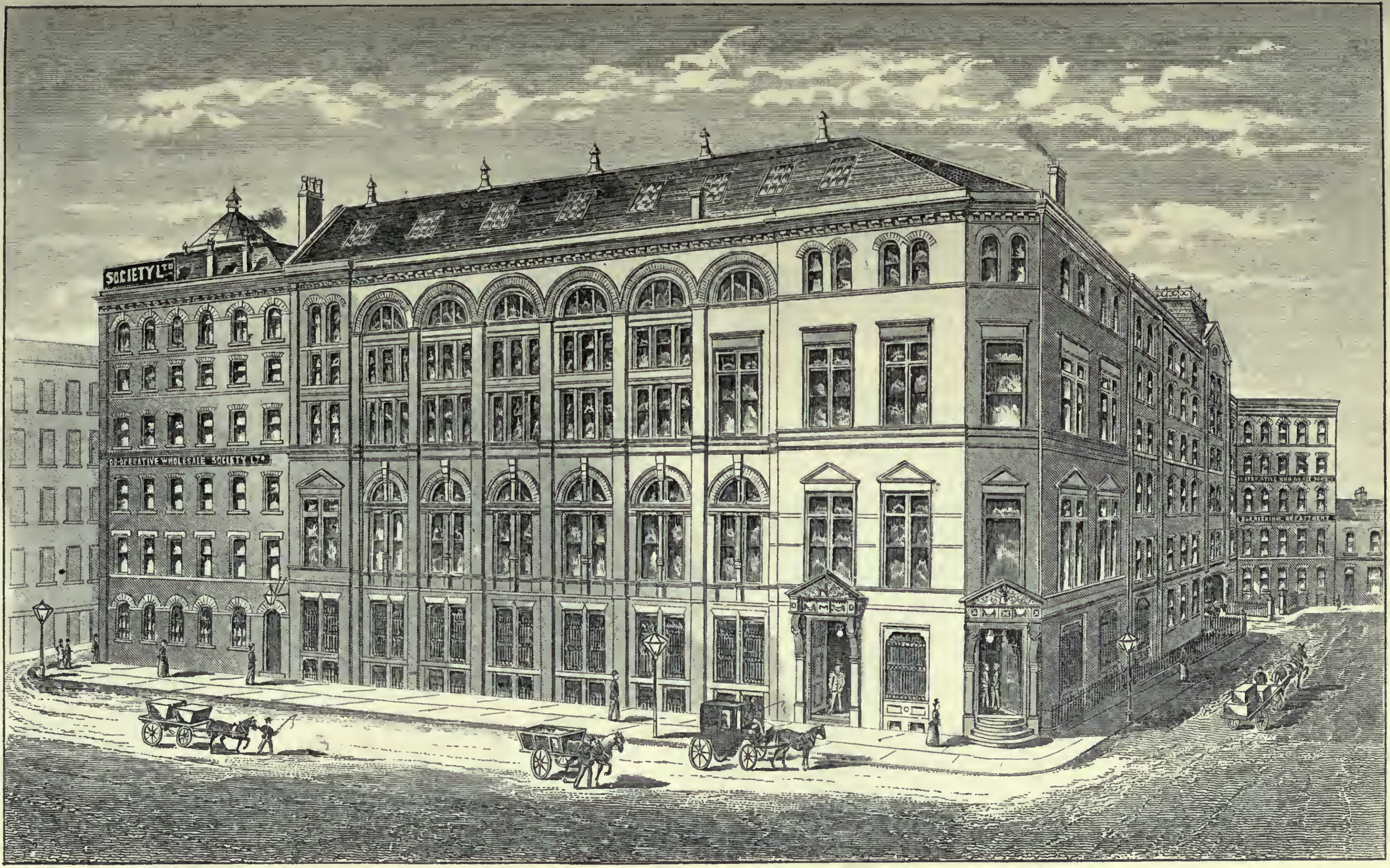
TOTAL PROFITS IN THE TWENTY-SEVEN YEARS, 1864 TO 1890 .. **£1,028,649**

NOTE.—The above diagram is constructed to show the proportionate yearly variation in the sales. The size of each space is calculated on the basis of a year of 52 weeks.

STATISTICAL POSITION OF THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED,

DECEMBER 28TH, 1890.

			£
Number of Societies holding Shares	900	Reserve Fund—Trade and Bank..	48,549
Number of Members belonging to Shareholders	721,316	Insurance Fund	155,231
Share Capital	£434,017	Sales for Year 1890	7,429,073
Loans and Deposits	£824,974	Net Profits for Year 1890........	126,979



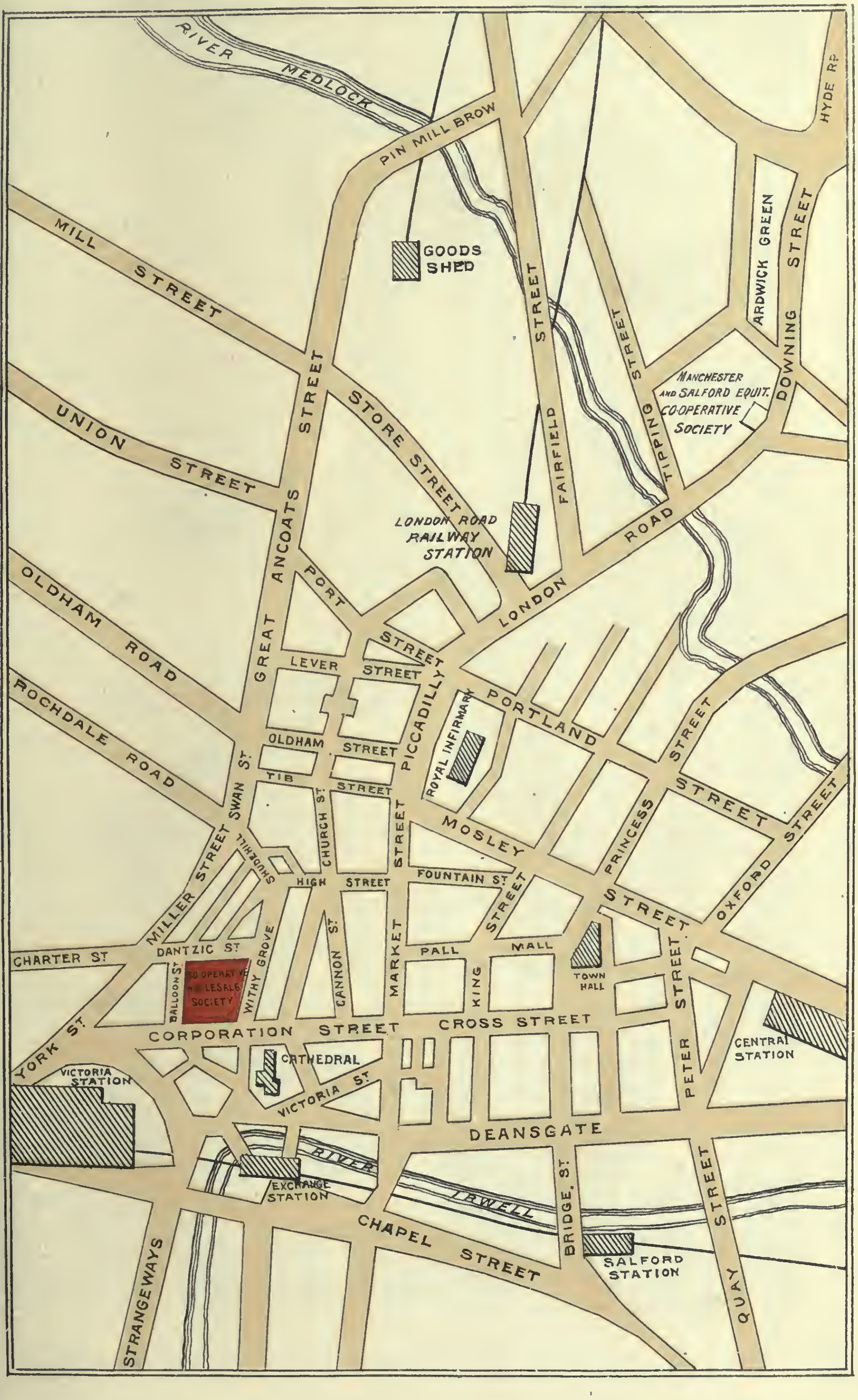
MANCHESTER:
REGISTERED OFFICES, BANK, CENTRAL GROCERY AND PROVISION, BOOT AND SHOE, AND FURNISHING WAREHOUSES.
BALLOON STREET AND HOLGATE STREET.—SEE PAGES 13, 14, 25, 44, 46, 51, 53, 77, 79, 86, AND 87.

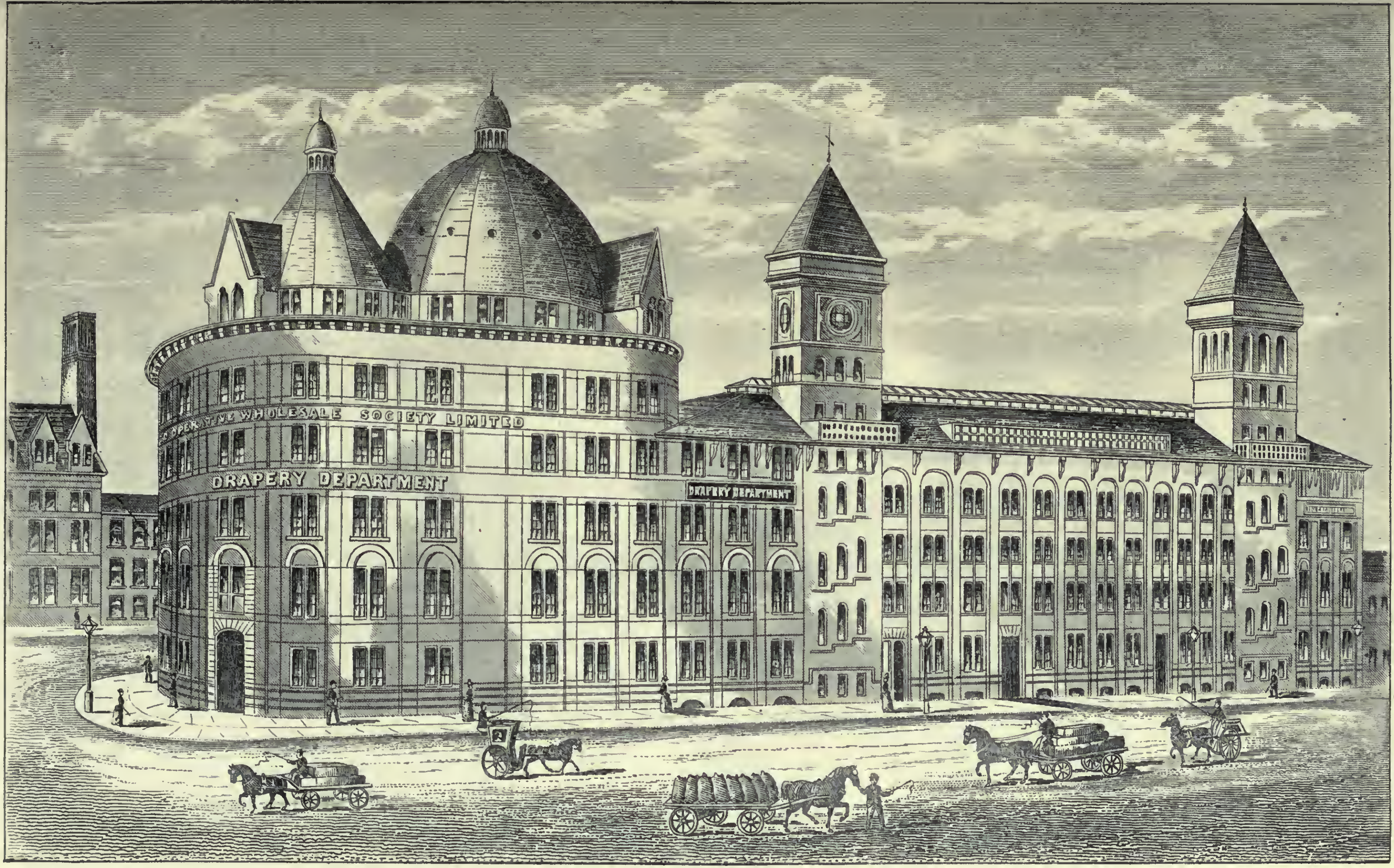
MANCHESTER DRAPERY, WOOLLEN CLOTH, AND READY-MADES DEPARTMENTS.

SEE PAGES 22, 24, 44, 48, 50, 77, 78, AND 87.

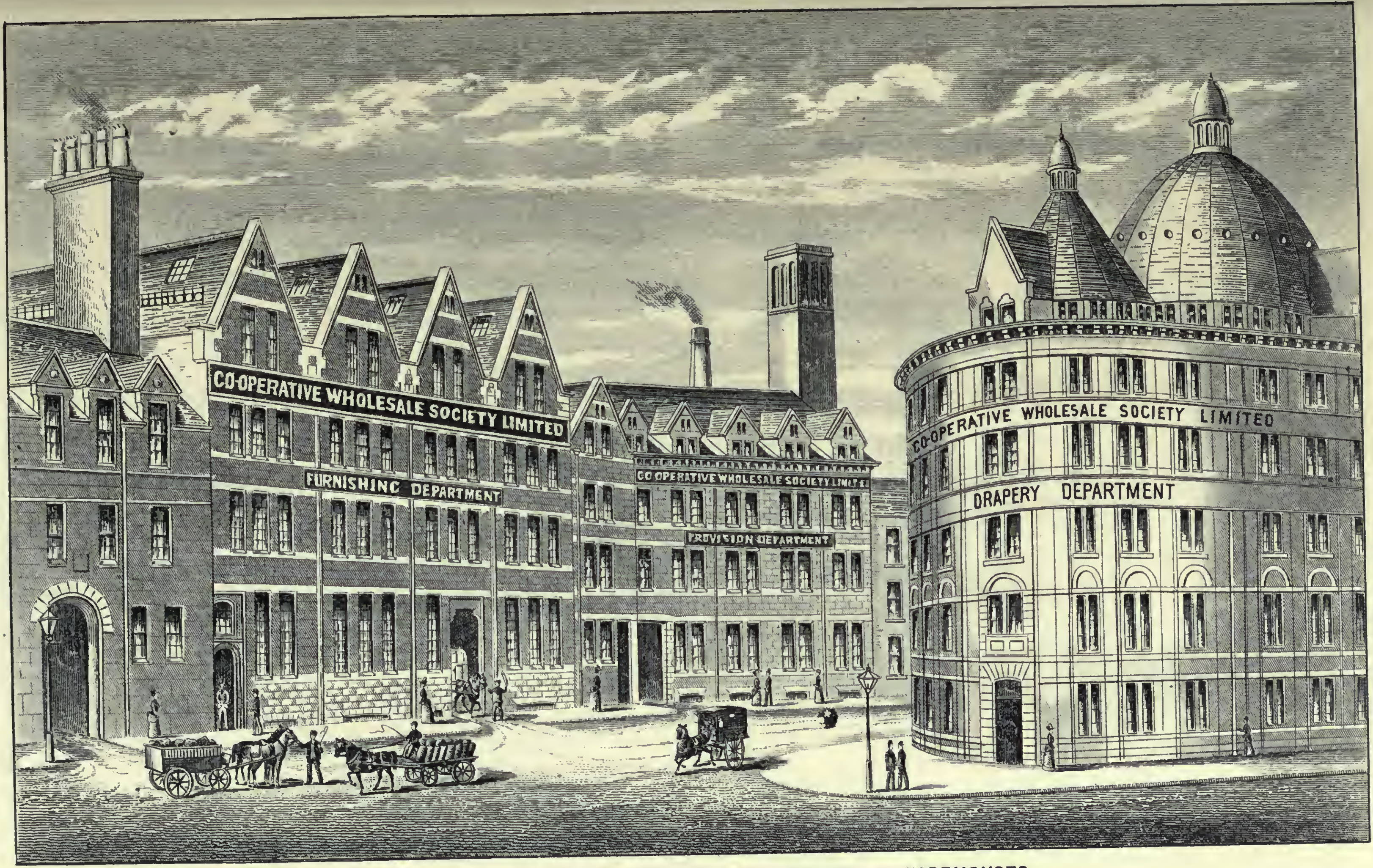
PLAN OF MANCHESTER.

SHOWING THE MOST DIRECT ROUTE TO THE CO-OPERATIVE WHOLESALE SOCIETY'S CENTRAL OFFICES AND WAREHOUSE, FROM THE RAILWAY STATIONS AND PRINCIPAL PLACES.





NEWCASTLE BRANCH:
GROCERY, DRAPERY, AND BOOT AND SHOE DEPARTMENTS.
WATERLOO STREET.—SEE PAGES 44, 54 TO 58, 80, 81, AND 88.

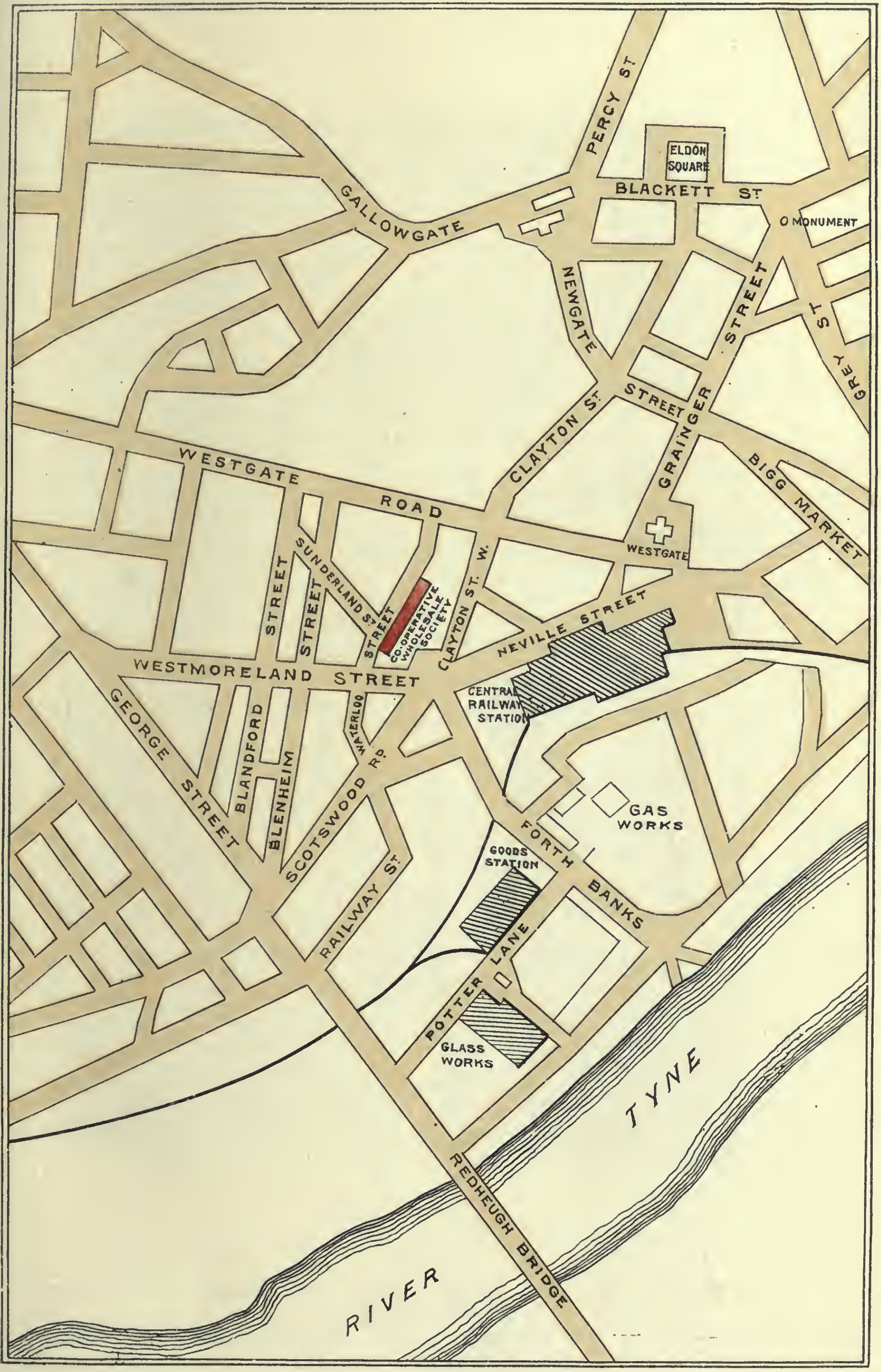

CO-OPERATIVE WHOLESALE SOCIETY LIMITED
FURNISHING DEPARTMENT
CO-OPERATIVE WHOLESALE SOCIETY LIMITED
PROVISION DEPARTMENT
CO-OPERATIVE WHOLESALE SOCIETY LIMITED
DRAPERY DEPARTMENT

NEWCASTLE DRAPERY, FURNISHING, AND PROVISION WAREHOUSES.

THORNTON STREET.—SEE PAGES 44, 54 TO 58, 80, AND 88.

PLAN OF NEWCASTLE.

Showing the most Direct Route to the Co-operative Wholesale Society's Newcastle Branch Premises, from the Railway Station and Principal Places.

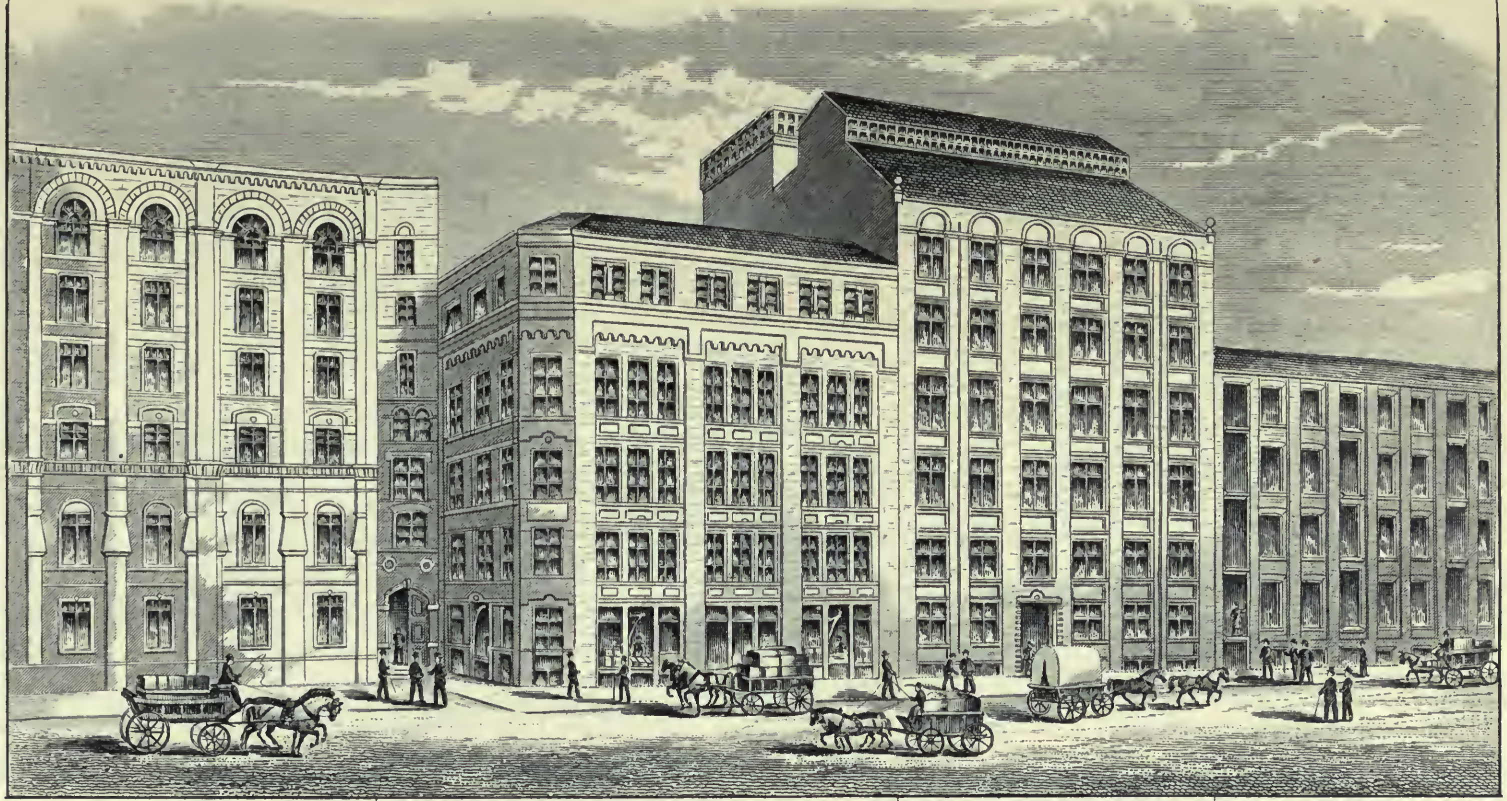


LONDON BRANCH

GENERAL OFFICES, GROCERY AND DRAPERY DEPARTMENTS, AND CO-OPERATIVE HALL,

LEMAN STREET, E.—SEE PAGES 44, 59, 60, 61, 81, 82, AND 89.

LONDON TEA DEPARTMENT.



No. 1.
OFFICES.

No. 2.
TASTING ROOMS
& DELIVERY DEPARTMENT.

No. 3
TEA BLENDING
& PACKING
DEPARTMENT.

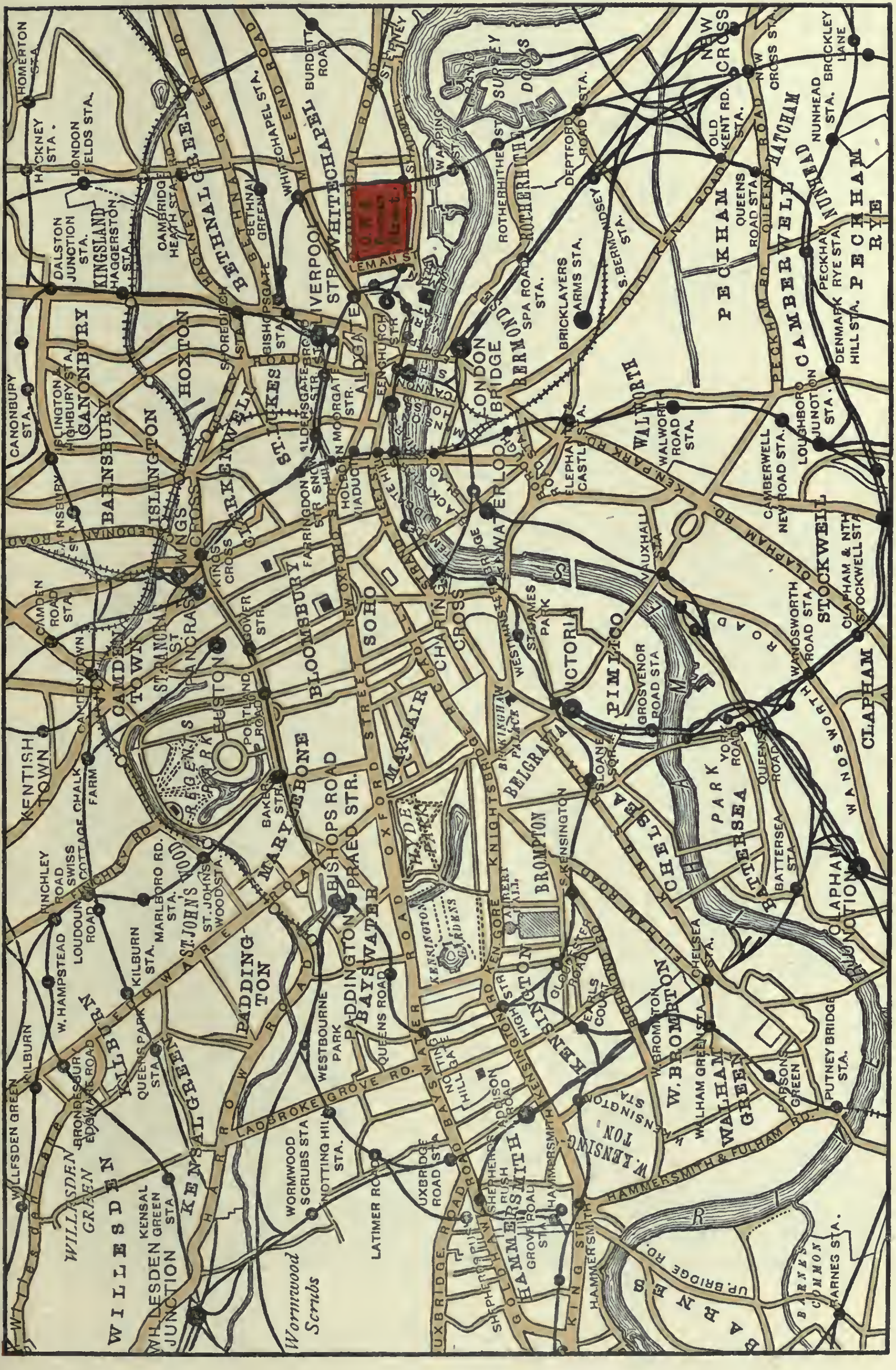
No. 4
ORIGINAL IMPORTED
TEA & RECEIVING
DEPARTMENT.

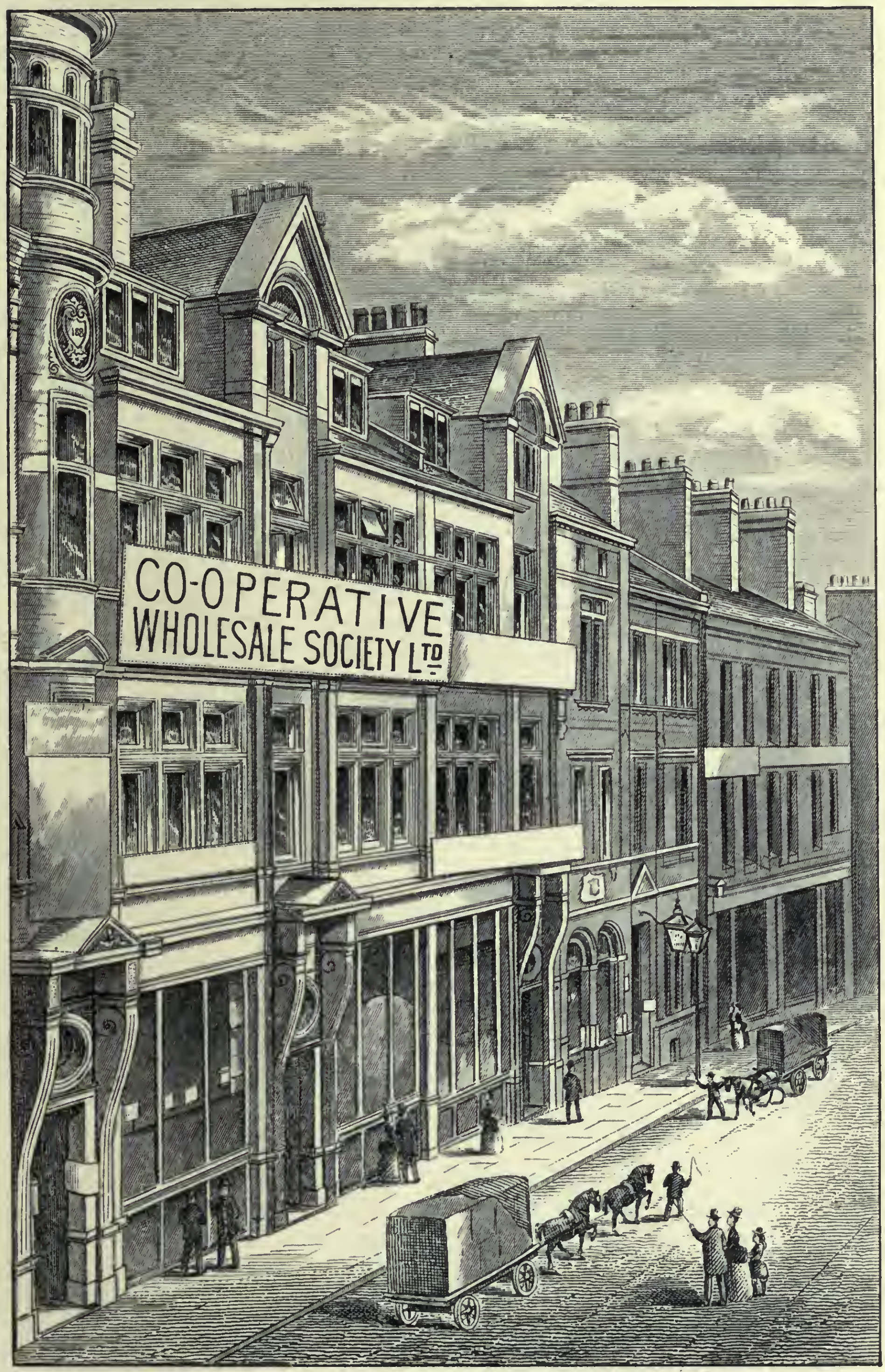
SEE PAGES 17 AND 44.

LONDON COCOA AND CHOCOLATE WORKS,
116, LEMAN STREET.—SEE PAGES 17 TO 21, AND 44.

MAP OF LONDON.

SHOWING THE LONDON BRANCH, LEMAN STREET, E., AND THE PRINCIPAL RAILWAY STATIONS.

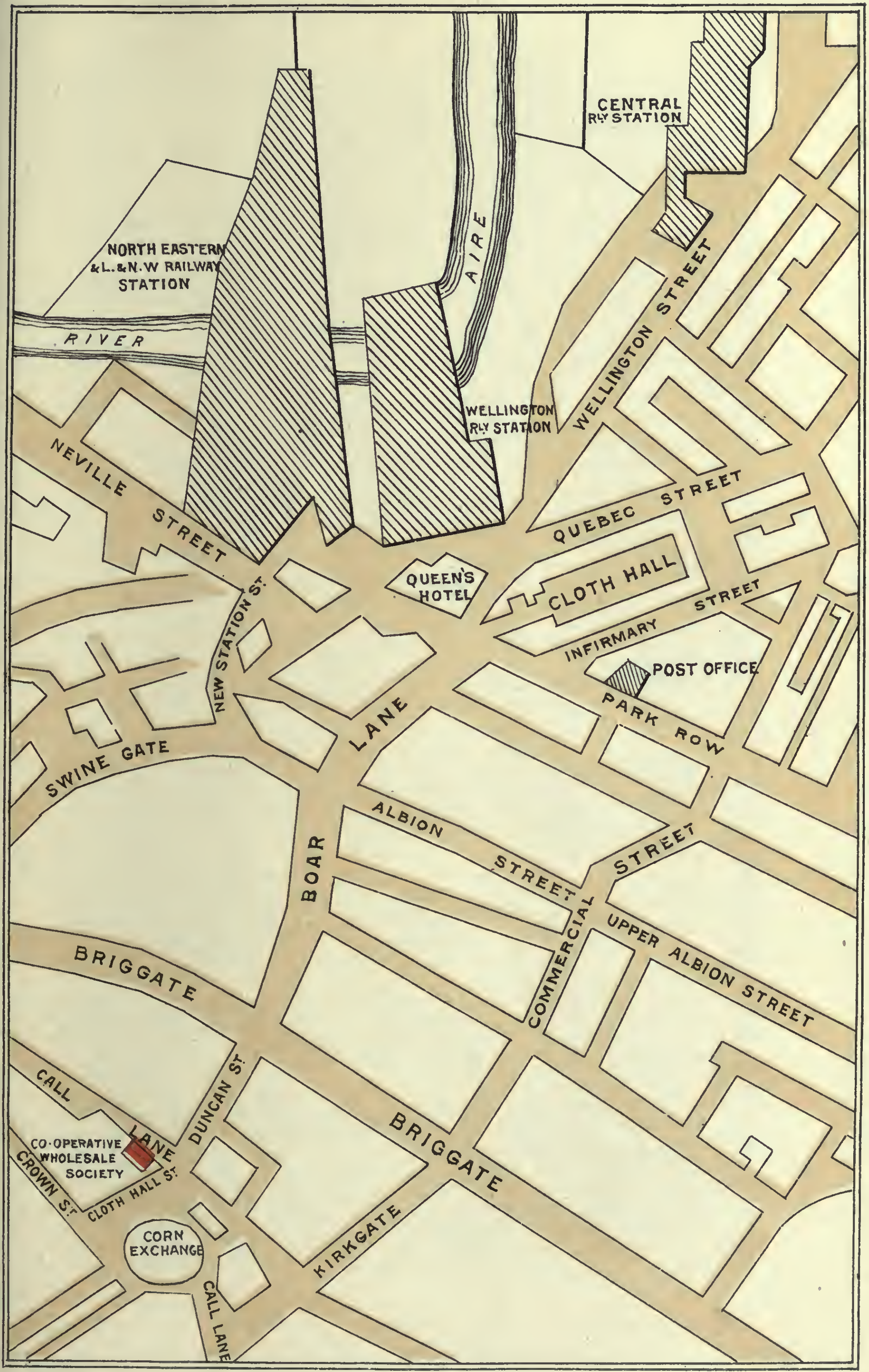


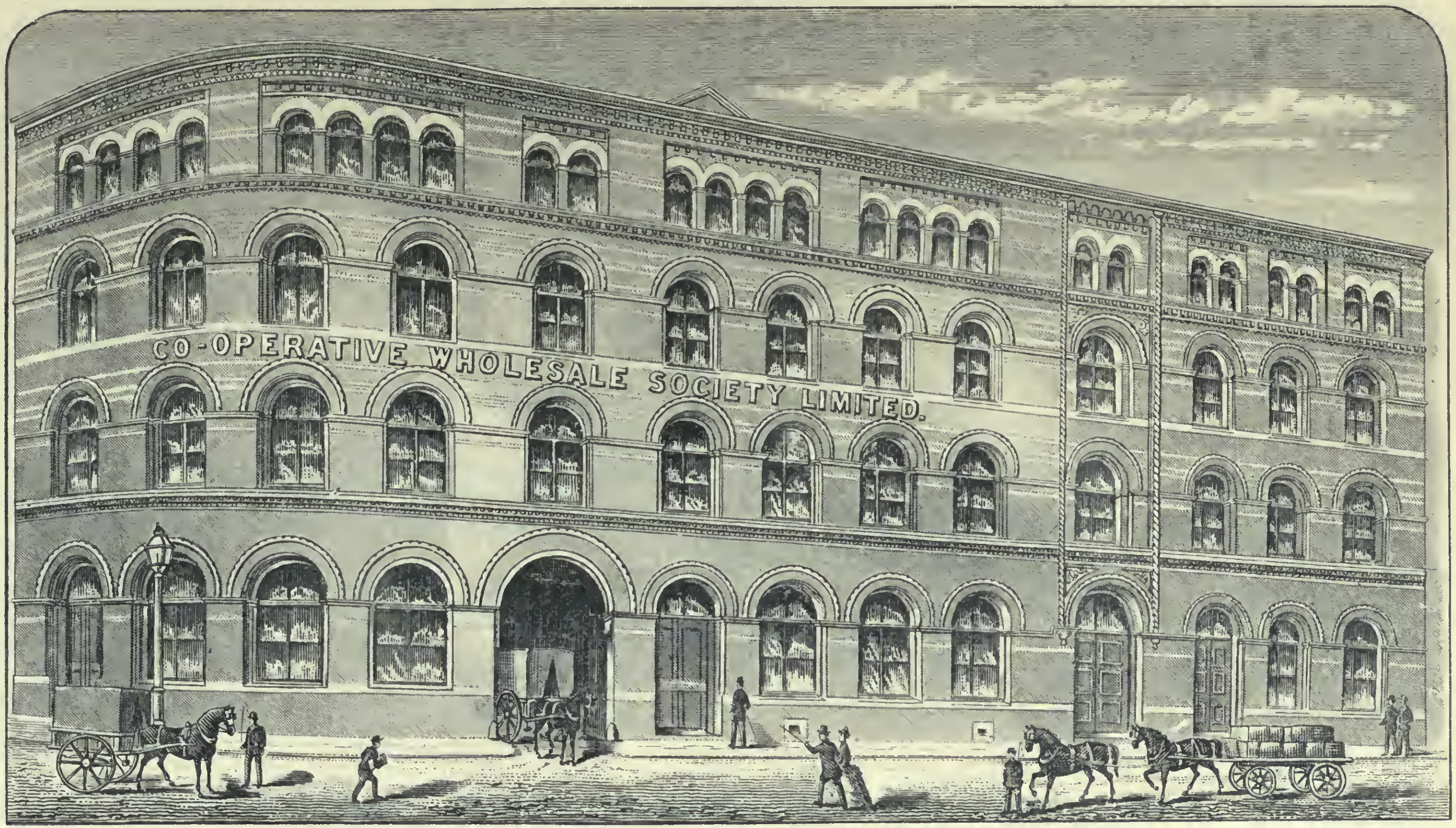


LEEDS, 33, CALL LANE.

PLAN OF LEEDS.

Showing the most Direct Route to the Co-operative Wholesale Society's Sale and Sample Room, from the Railway Stations and Principal Places.

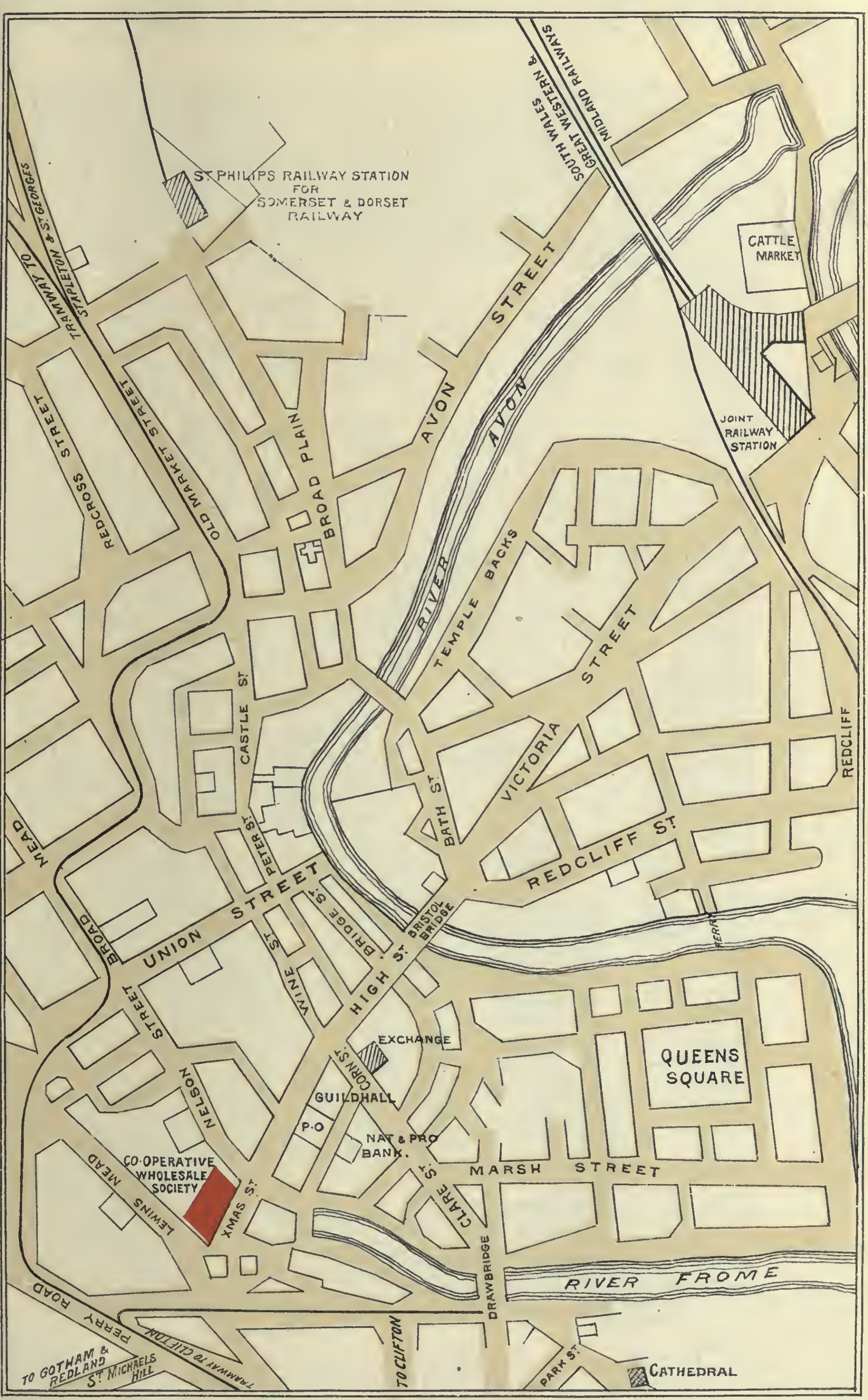



CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

BRISTOL DEPOT,
CHRISTMAS STREET.—SEE PAGE 42.

PLAN OF BRISTOL.

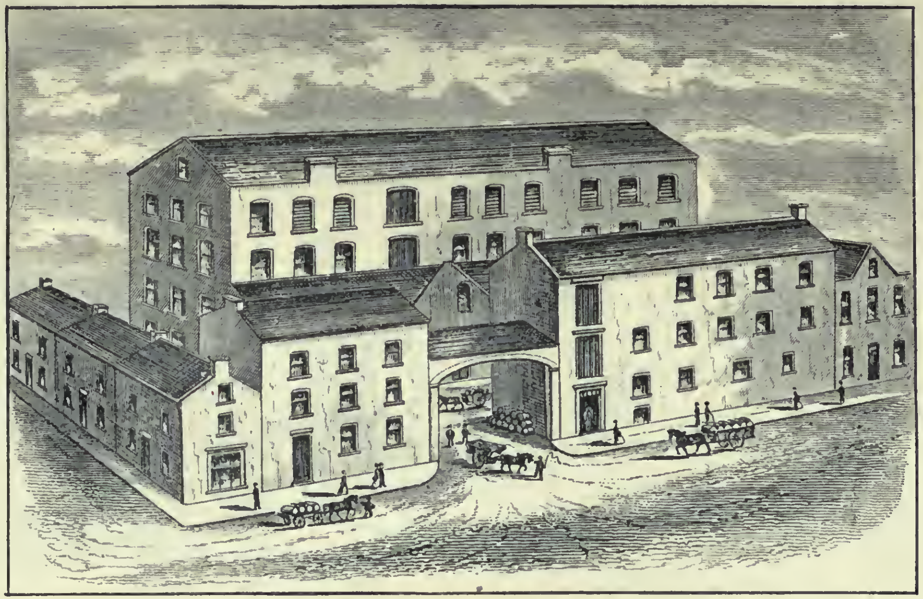
SHOWING THE MOST DIRECT ROUTE TO THE CO-OPERATIVE WHOLESALE SOCIETY'S BRISTOL DEPOT, FROM THE RAILWAY STATIONS AND PRINCIPAL PLACES.



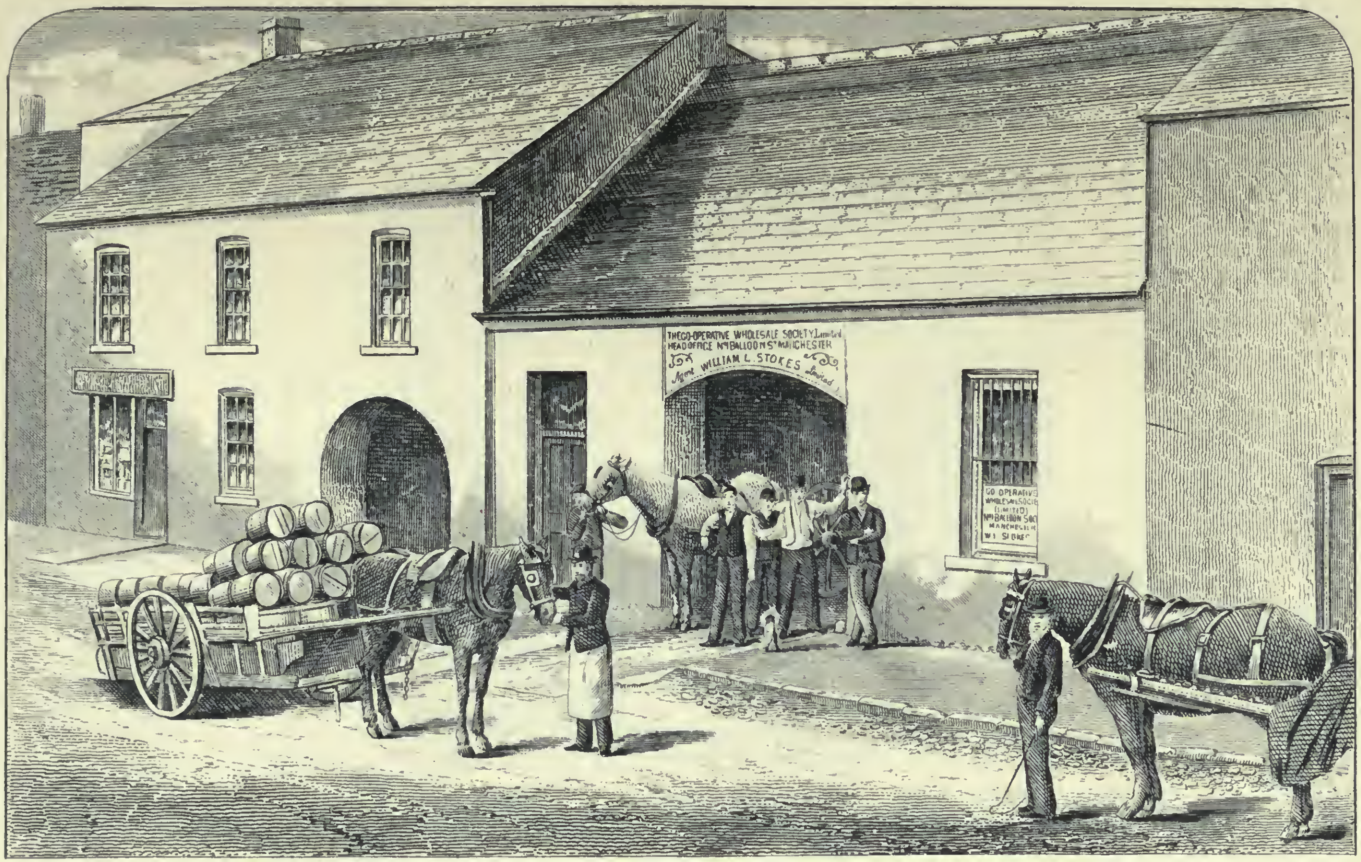
CO-OPERATIVE WHOLESALE SOCIETY LIMITED.
CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

LIVERPOOL WAREHOUSES, TEMPLE LANE.
OFFICE: 7, VICTORIA STREET.

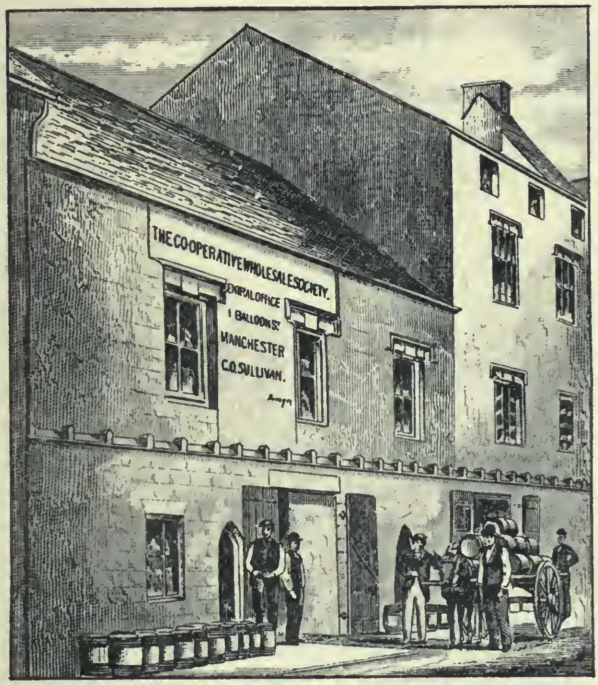
NEW YORK PRODUCE EXCHANGE, BROADWAY, NEW YORK,
IN WHICH THE SOCIETY'S OFFICES ARE SITUATE.



CORK BRANCH,
JOHN STREET, CORK, IRELAND.


THE CO-OPERATIVE WHOLESALE SOCIETY Limited
HEAD OFFICE No 1 BALLOON St MANCHESTER
Agent WILLIAM L. STOKES Limited
CO-OPERATIVE WHOLESALE SOCIE
(LIMITED)
No 1 BALLOON St
MANCHESTER
W. L. STOKES

LIMERICK BRANCH,
MULGRAVE STREET, LIMERICK, IRELAND.

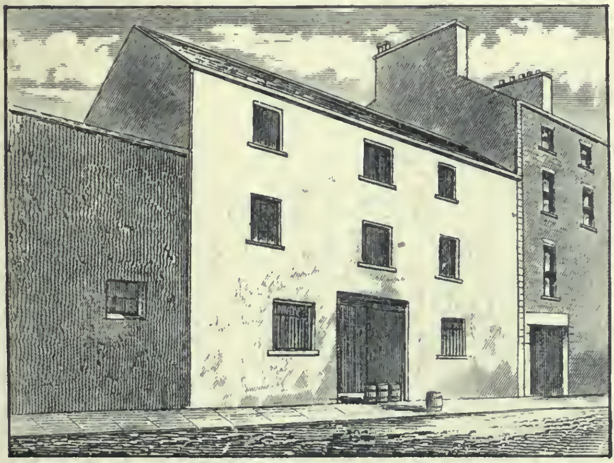


KILLMALLOCK BRANCH,
KILMALLOCK, IRELAND.

1877
THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED
CENTRAL OFFICES 1 BALLOON ST MANCHESTER.
BUTTER STORE.

TRALEE BRANCH,

TRALEE, IRELAND.

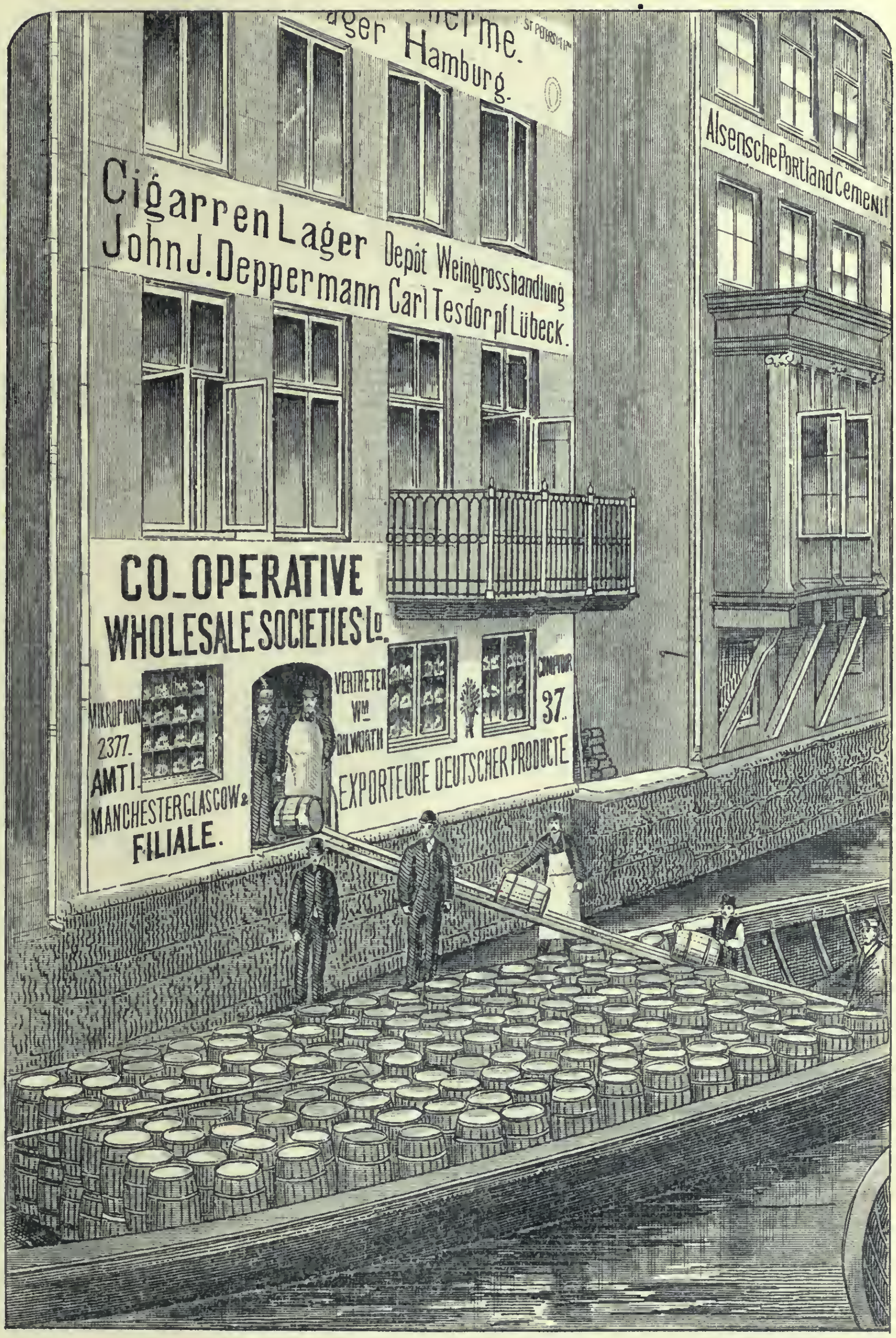


WATERFORD BRANCH.

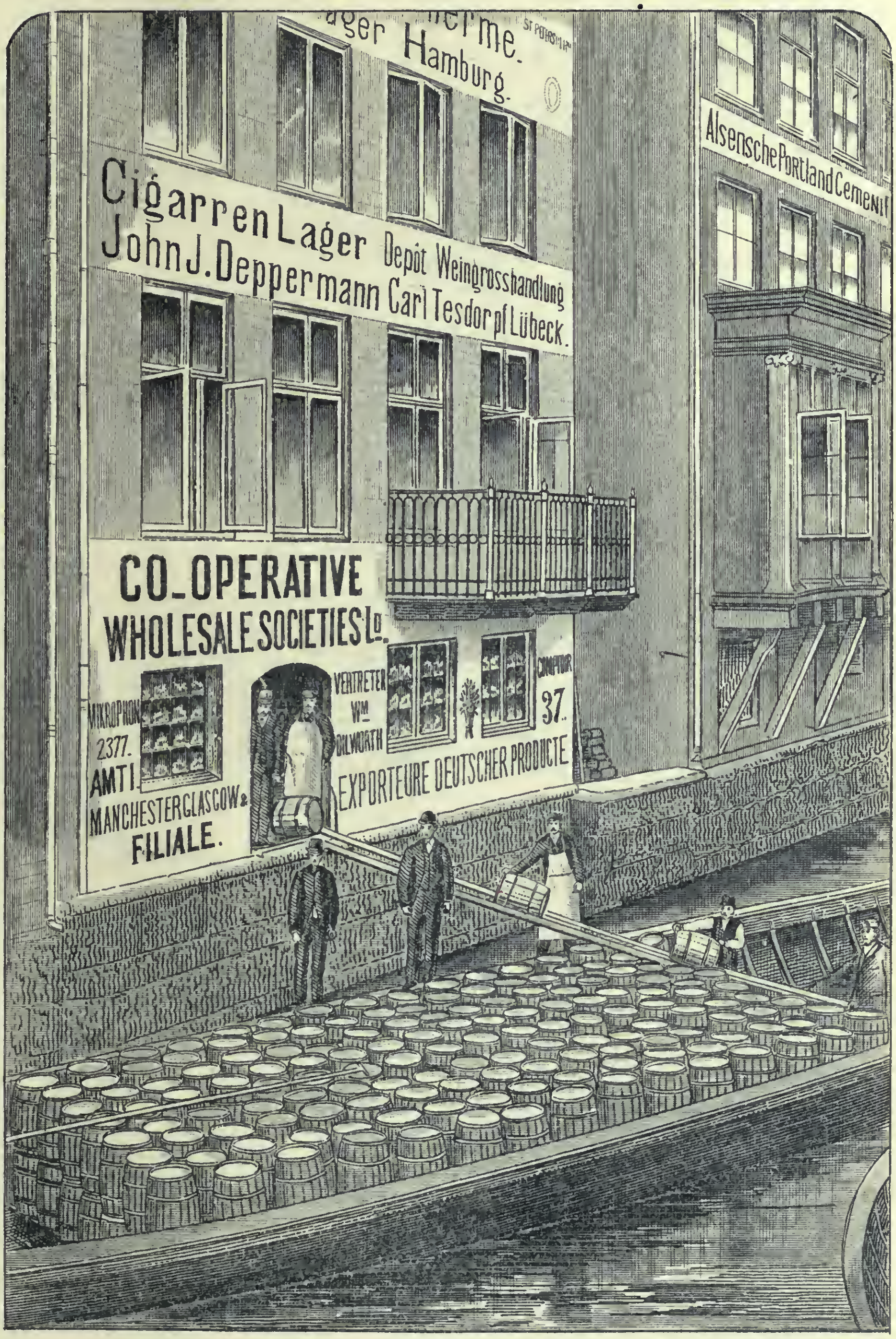
CO-OPERATIVE WHOLESALE SOCIETY Limited
Purchasing Depôt for BUTTER. EGGS &c
John Holland Manager

ARMAGH BRANCH.

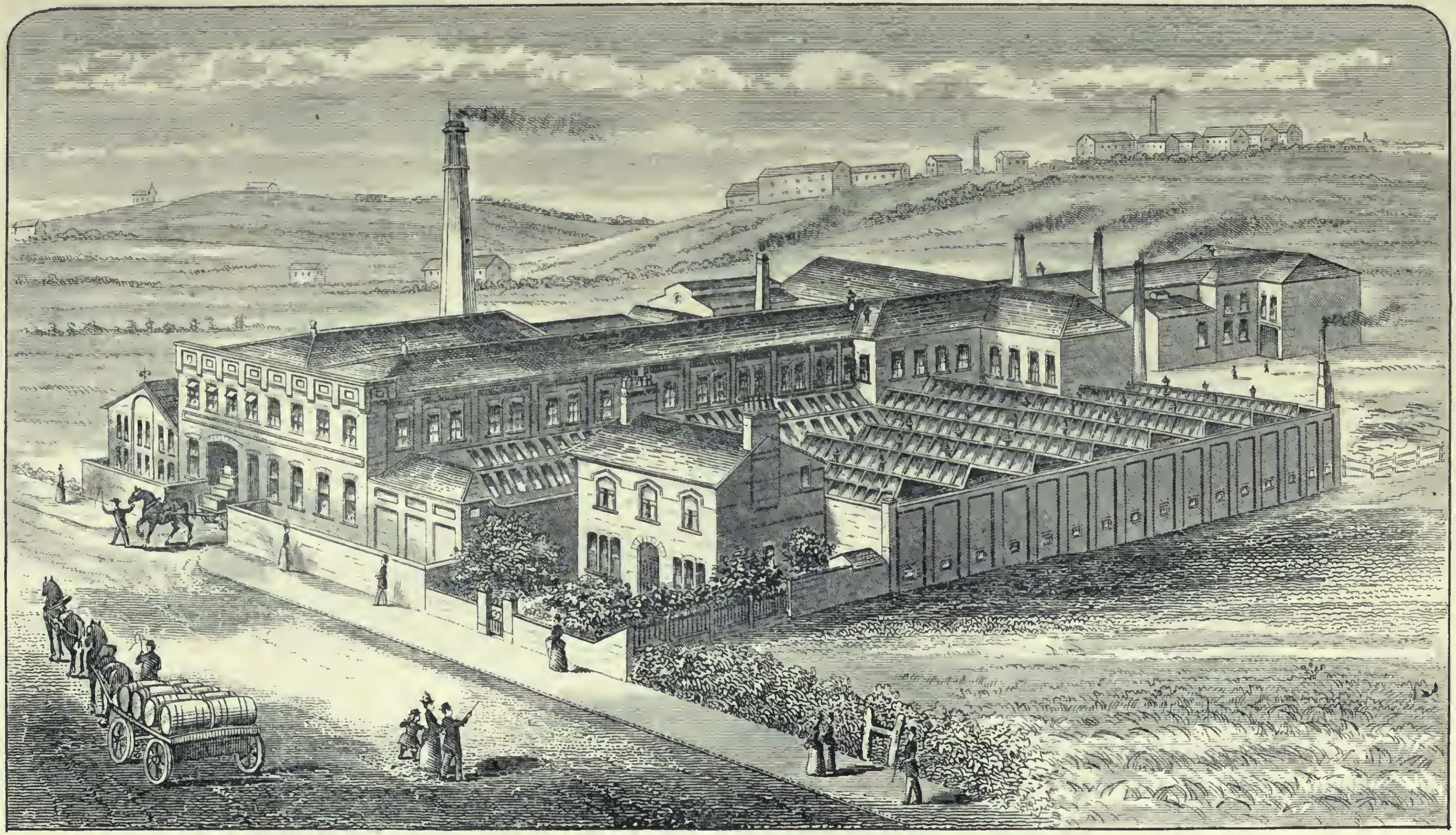
COPENHAGEN BRANCH,
HAVNEGADE, 41.



HAMBURG BRANCH.

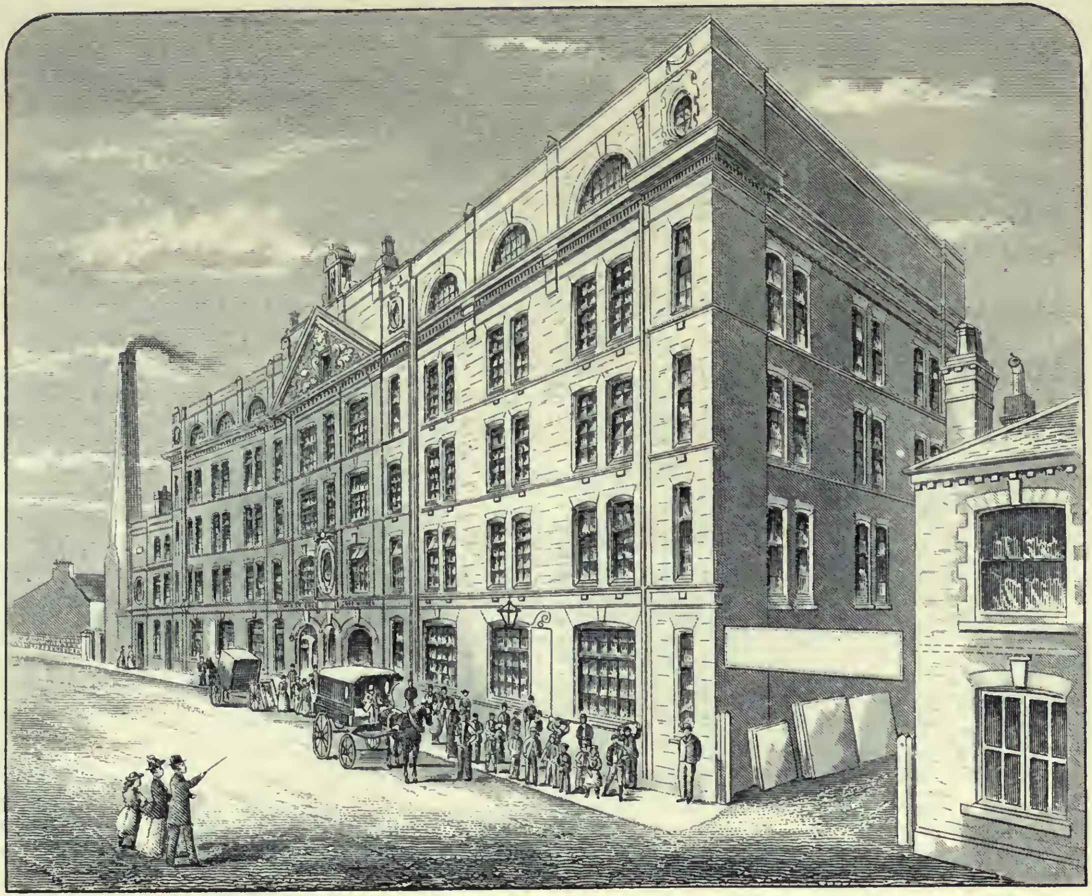


HAMBURG BRANCH.



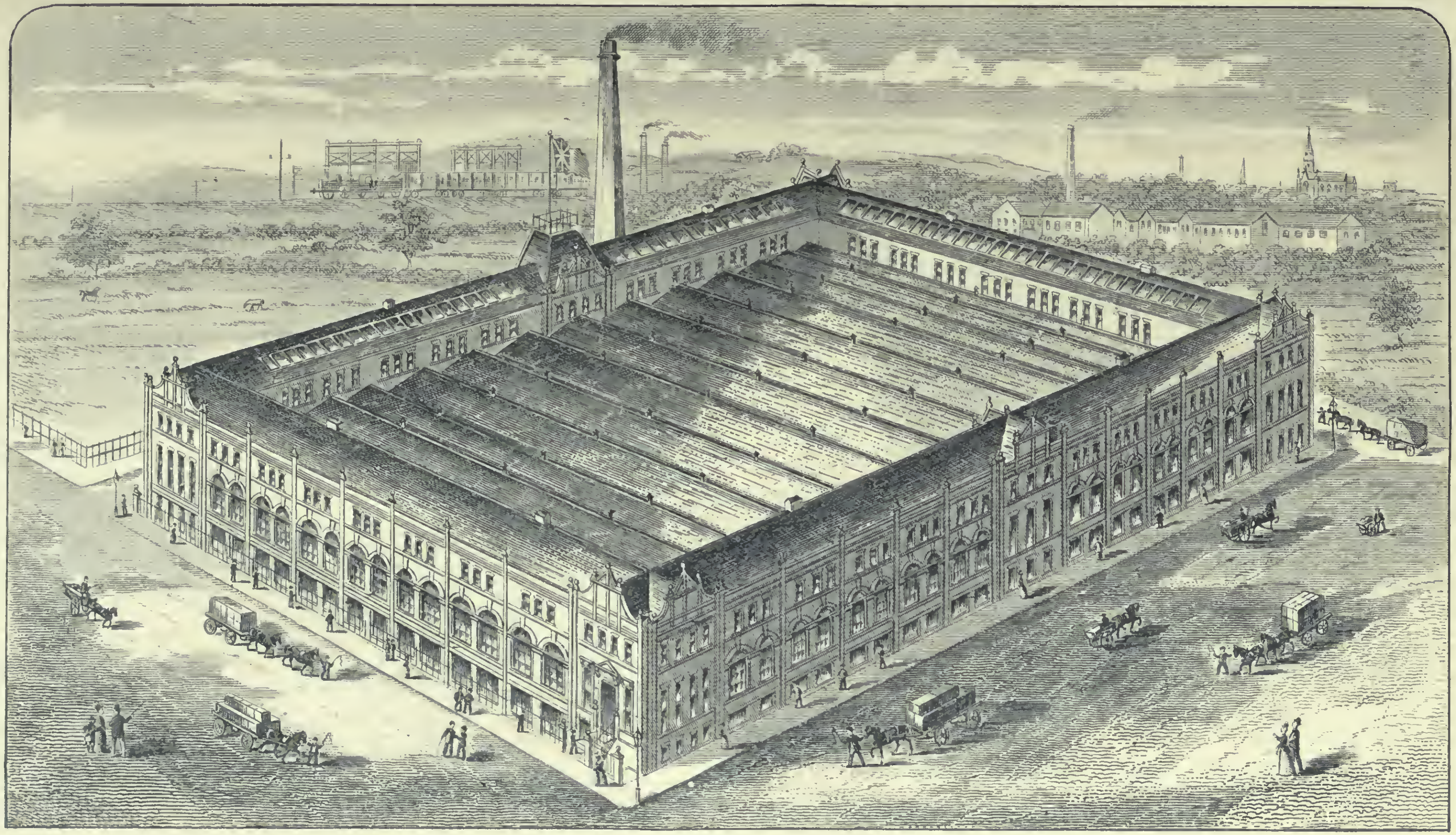
CRUMPSALL WORKS.

SEE PAGES 27, 44, 62, AND 82.



LEICESTER BOOT AND SHOE WORKS.

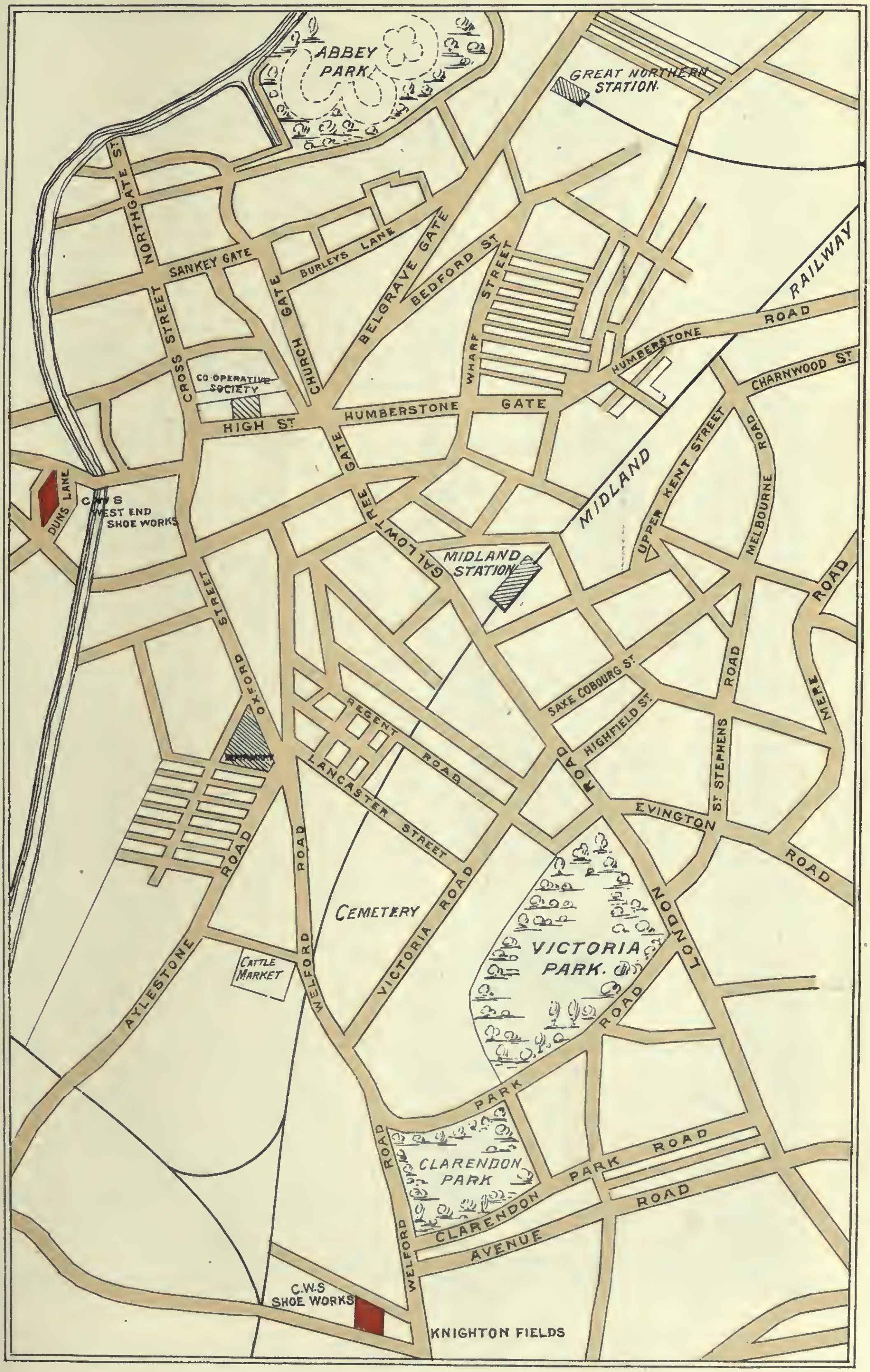
SEE PAGES 29, 44, 66, AND 83.

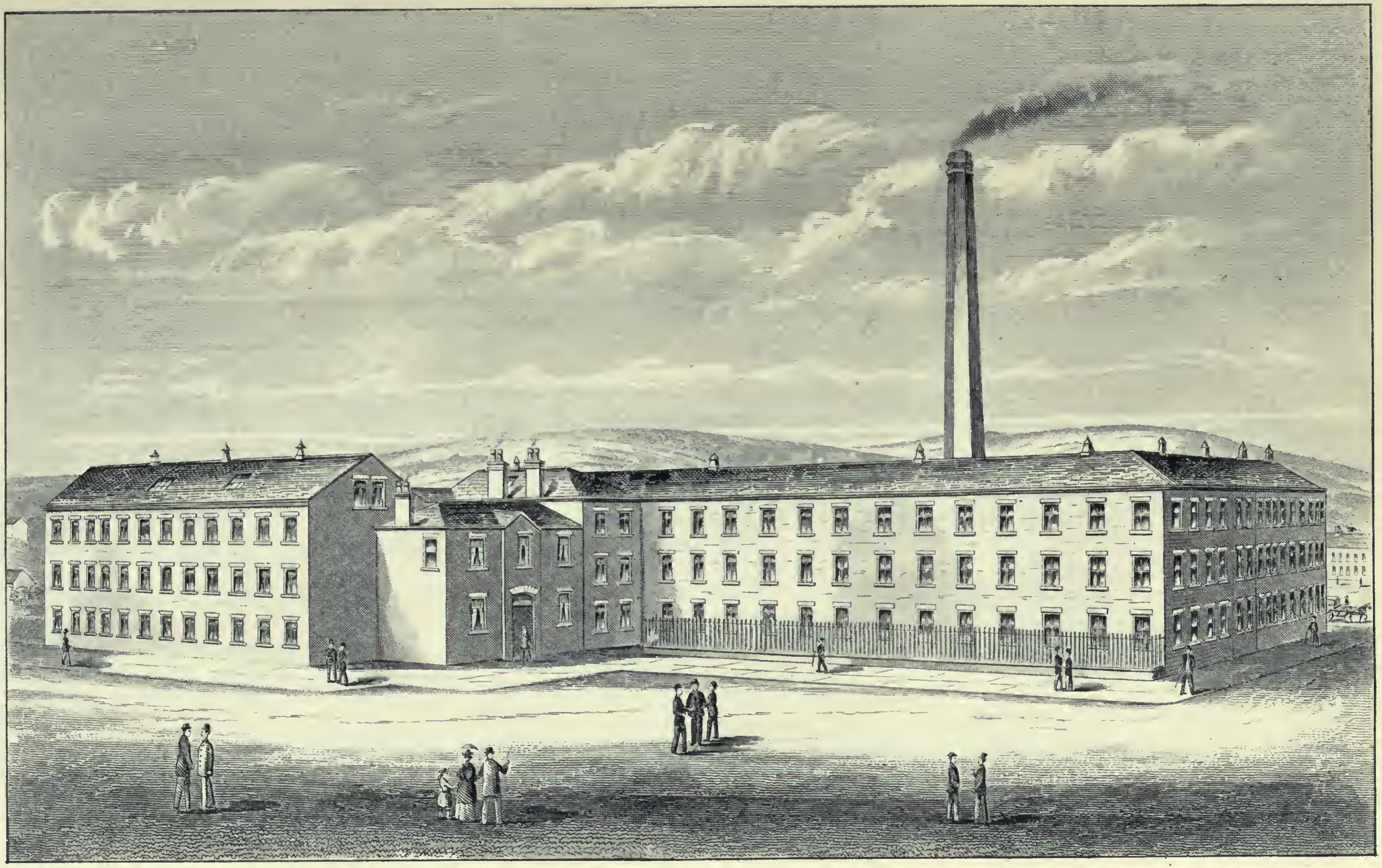


WHEATSHEAF BOOT AND SHOE WORKS, LEICESTER.

PLAN OF LEICESTER.

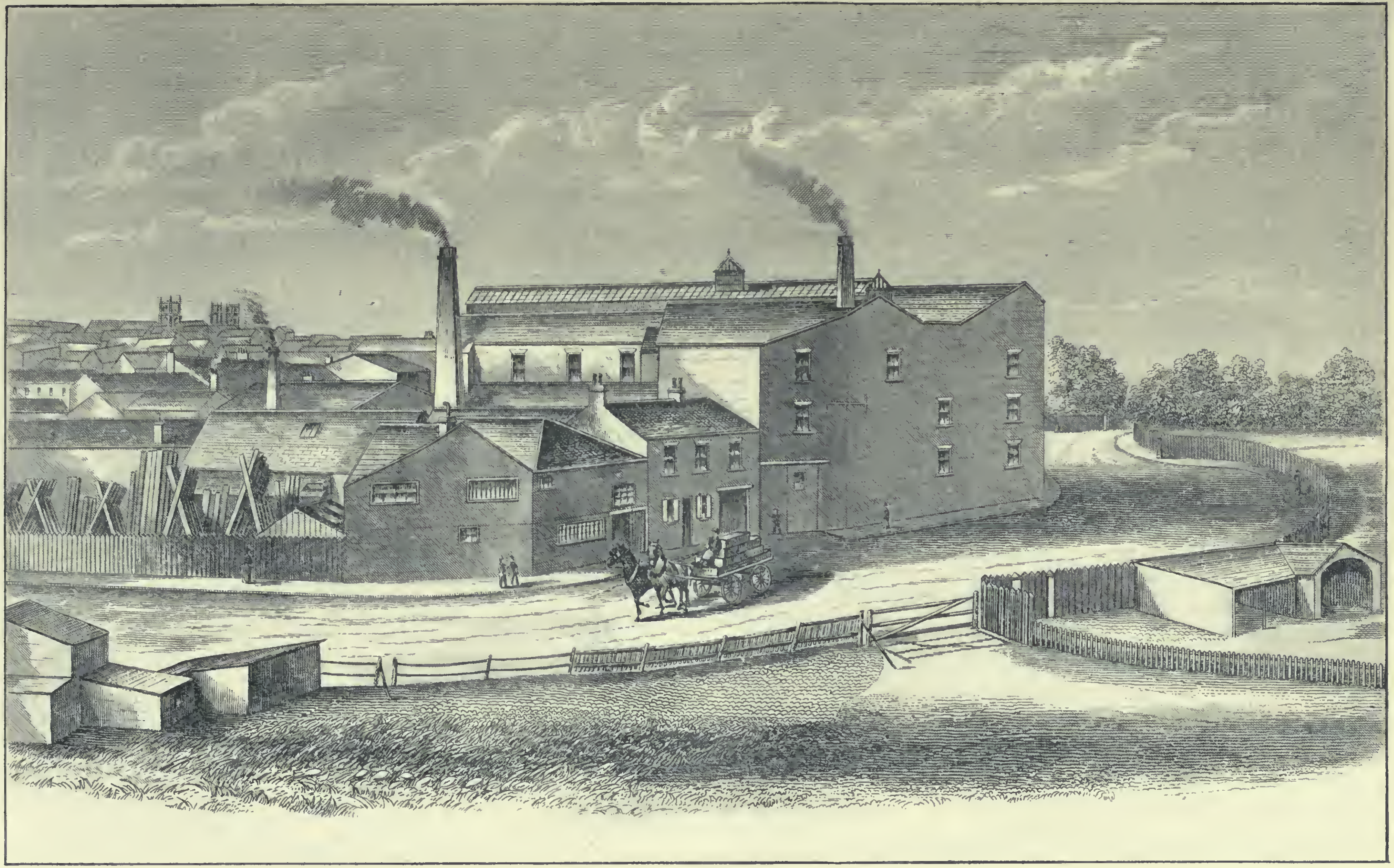
Showing the most Direct Route to the Co-operative Wholesale Society's Boot and Shoe Works, from the Railway Stations and Principal Places.





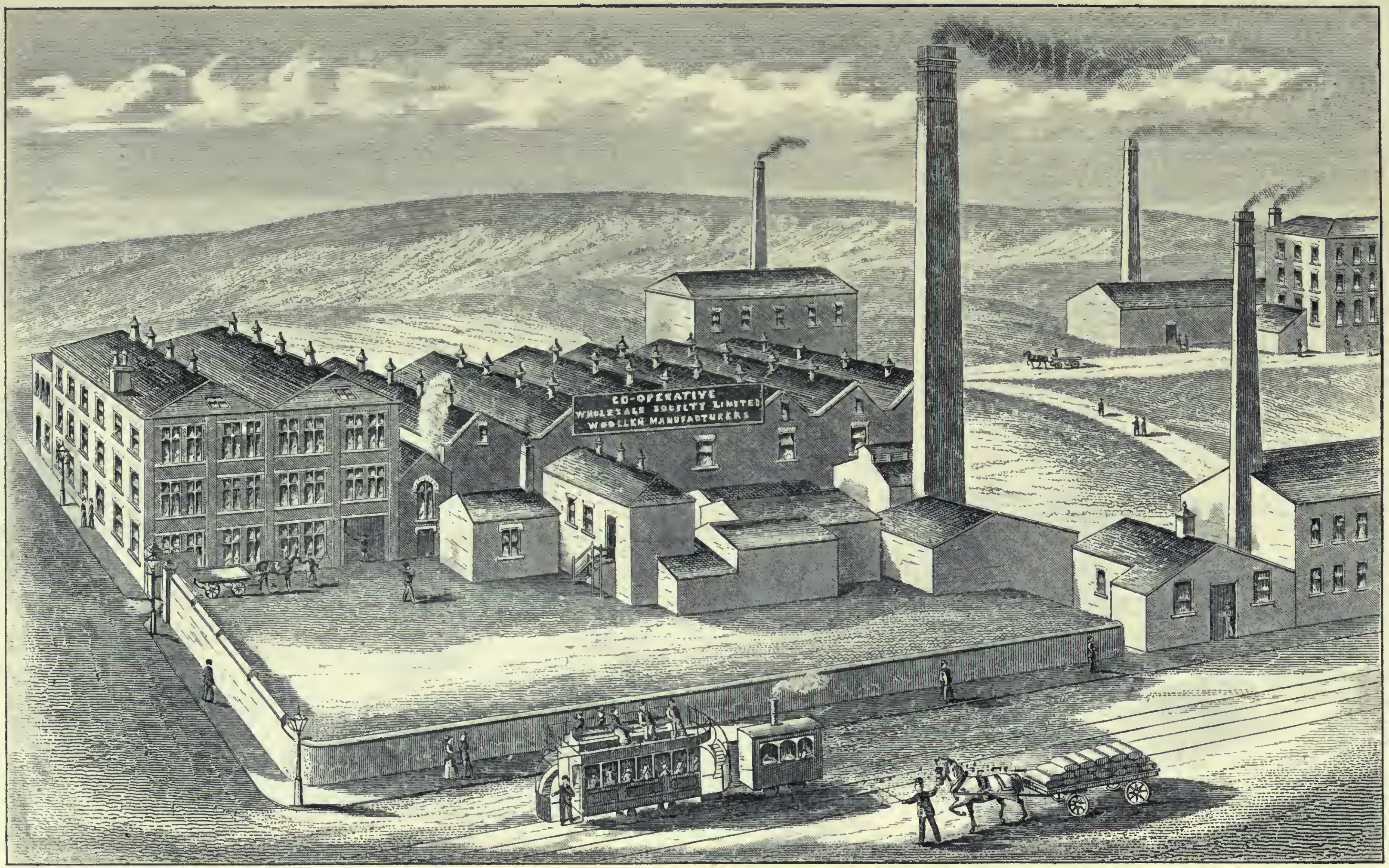
HECKMONDWIKE BOOT AND SHOE WORKS.

See pages 31, 44, 64, and 83.



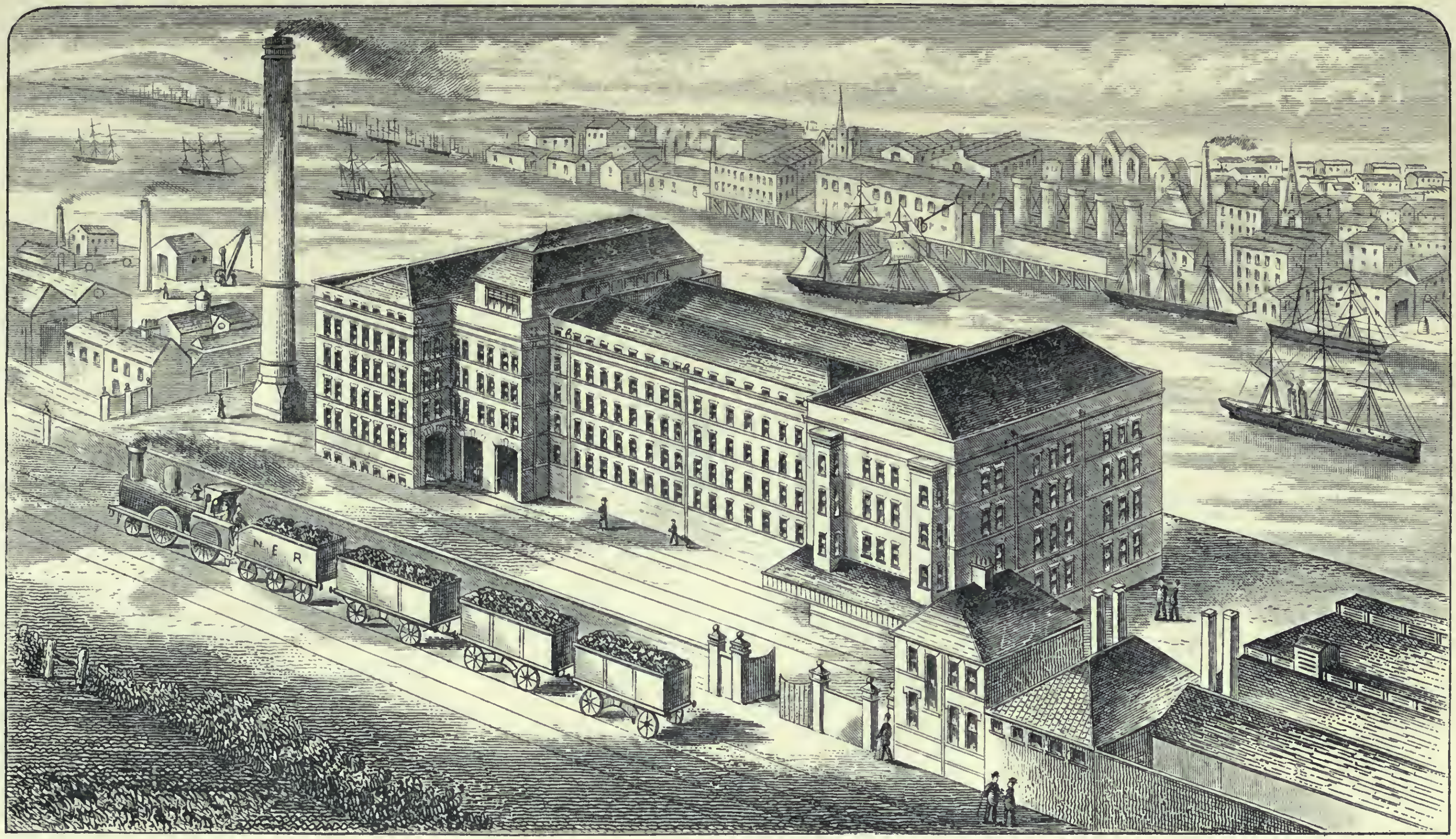
DURHAM SOAP WORKS.

SEE PAGES 32, 44, 70, 72, AND 84.

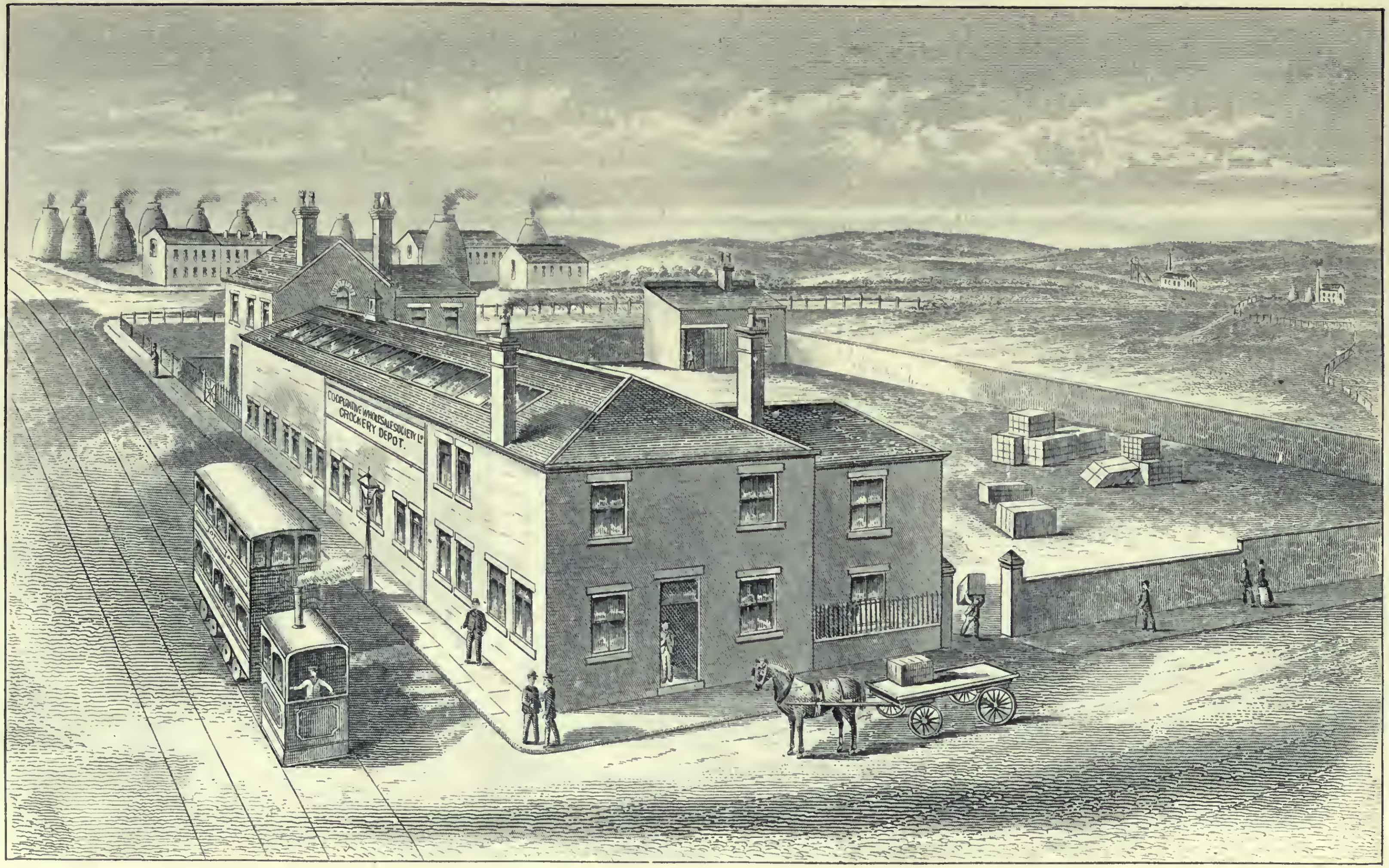


LIVINGSTONE MILL, BATLEY.—WOOLLEN CLOTH WORKS.

SEE PAGES 33, 44, 74, AND 85.

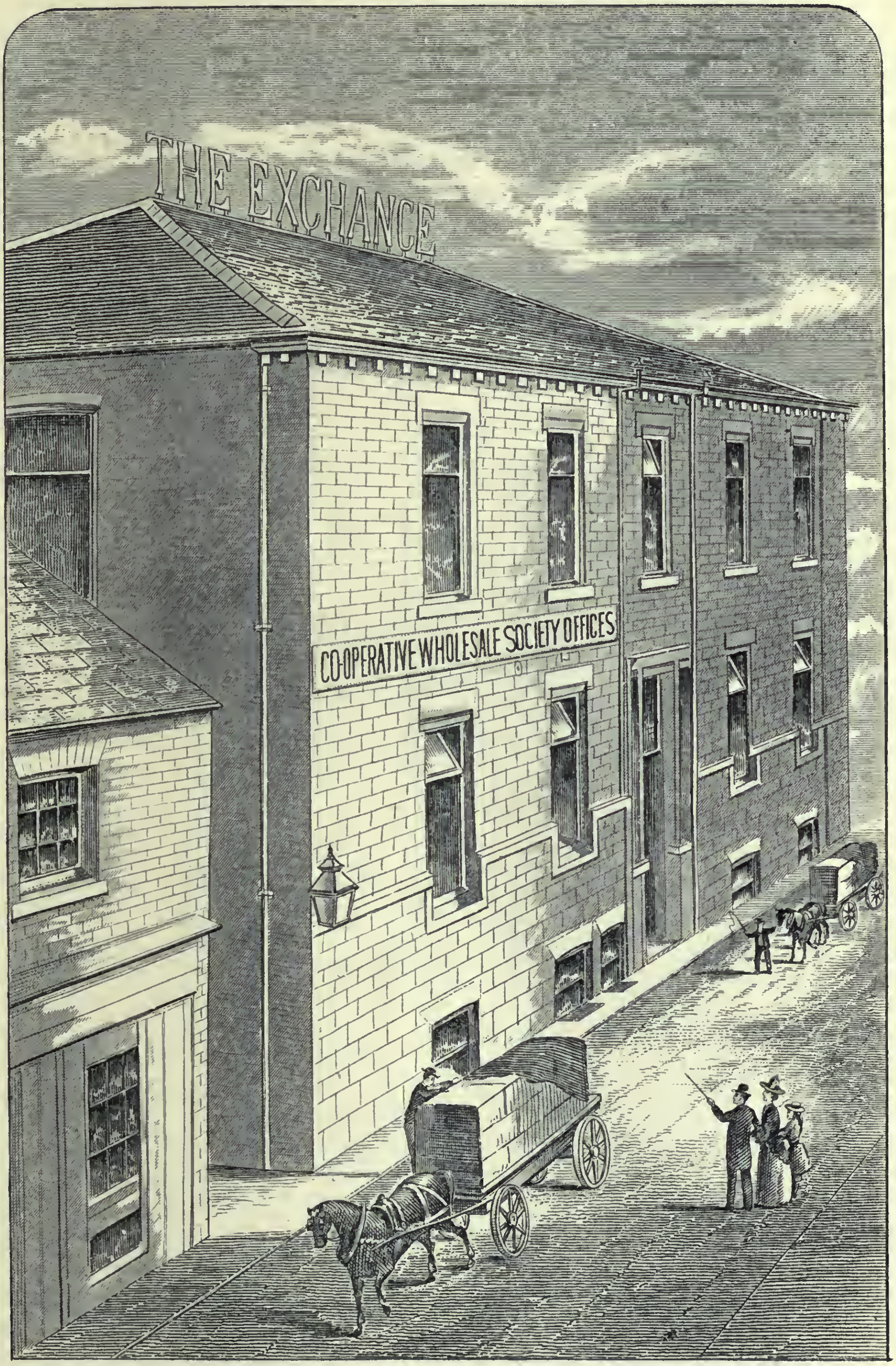


DUNSTON CORN MILL.

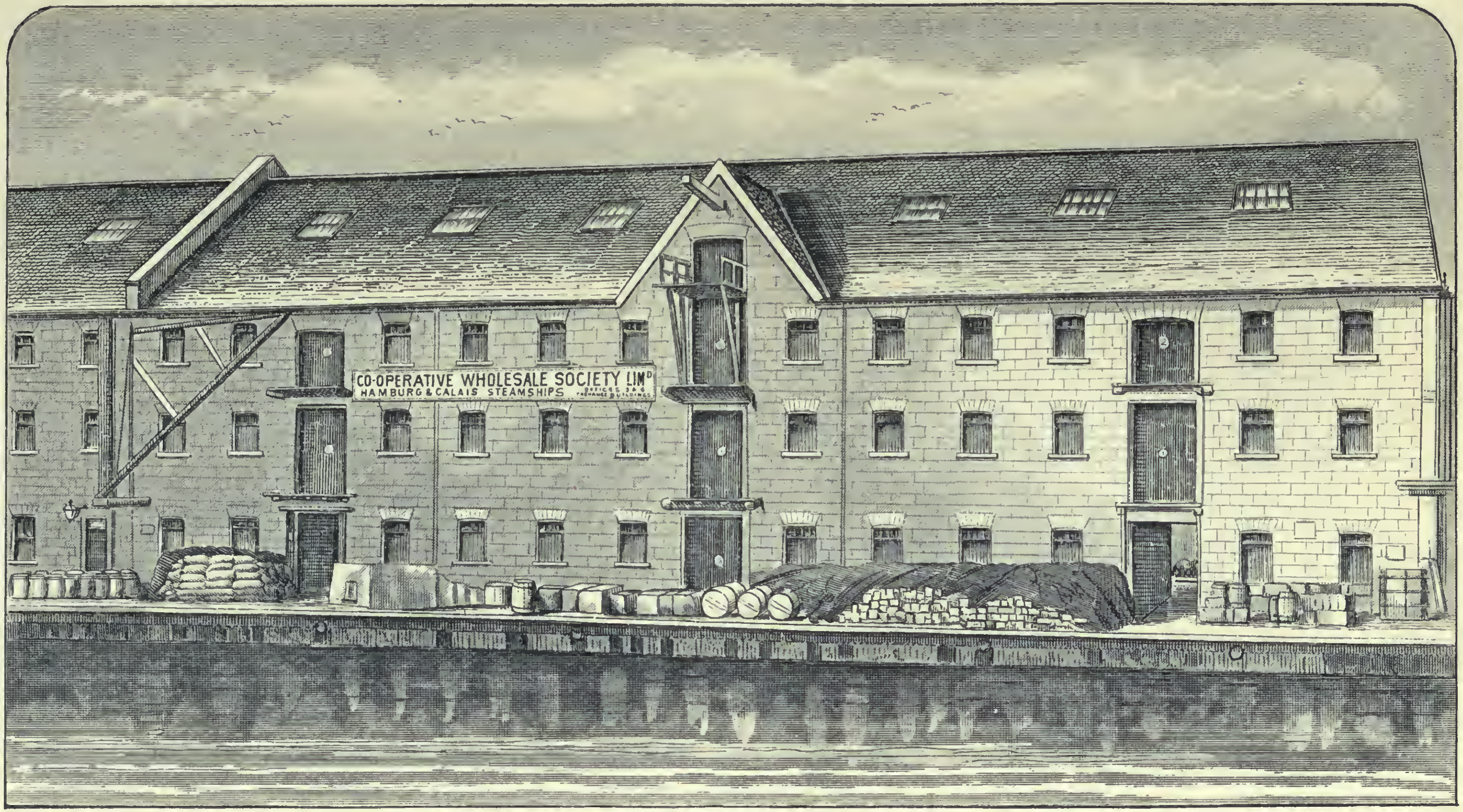


LONGTON CROCKERY DEPOT.

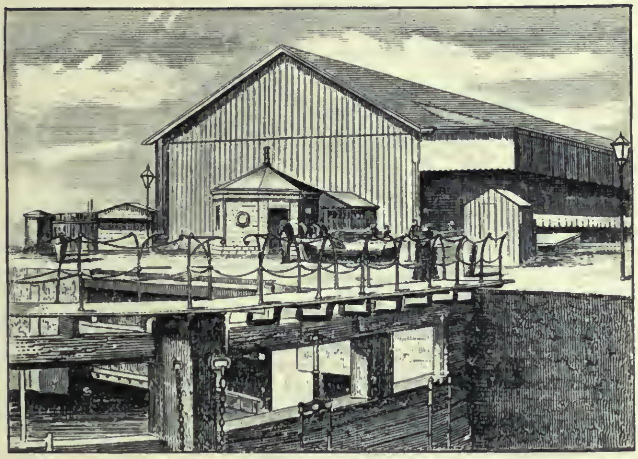
SEE PAGES 26, 44, 76, AND 85.



GOOLE OFFICES.

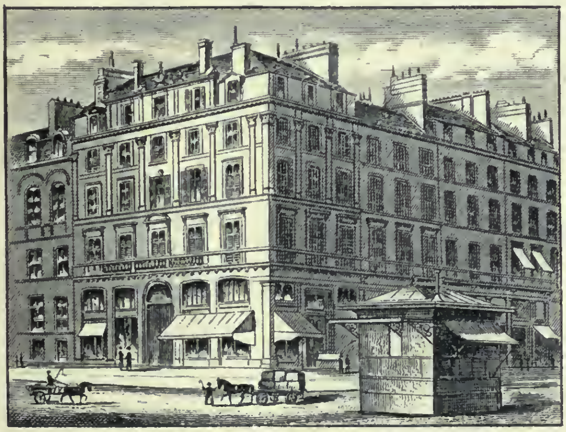

CO-OPERATIVE WHOLESALE SOCIETY LIMD
HAMBURG & CALAIS STEAMSHIPS
OFFICES 5 & 6 EXCHANGE BUILDINGS

GOOLE WAREHOUSE.



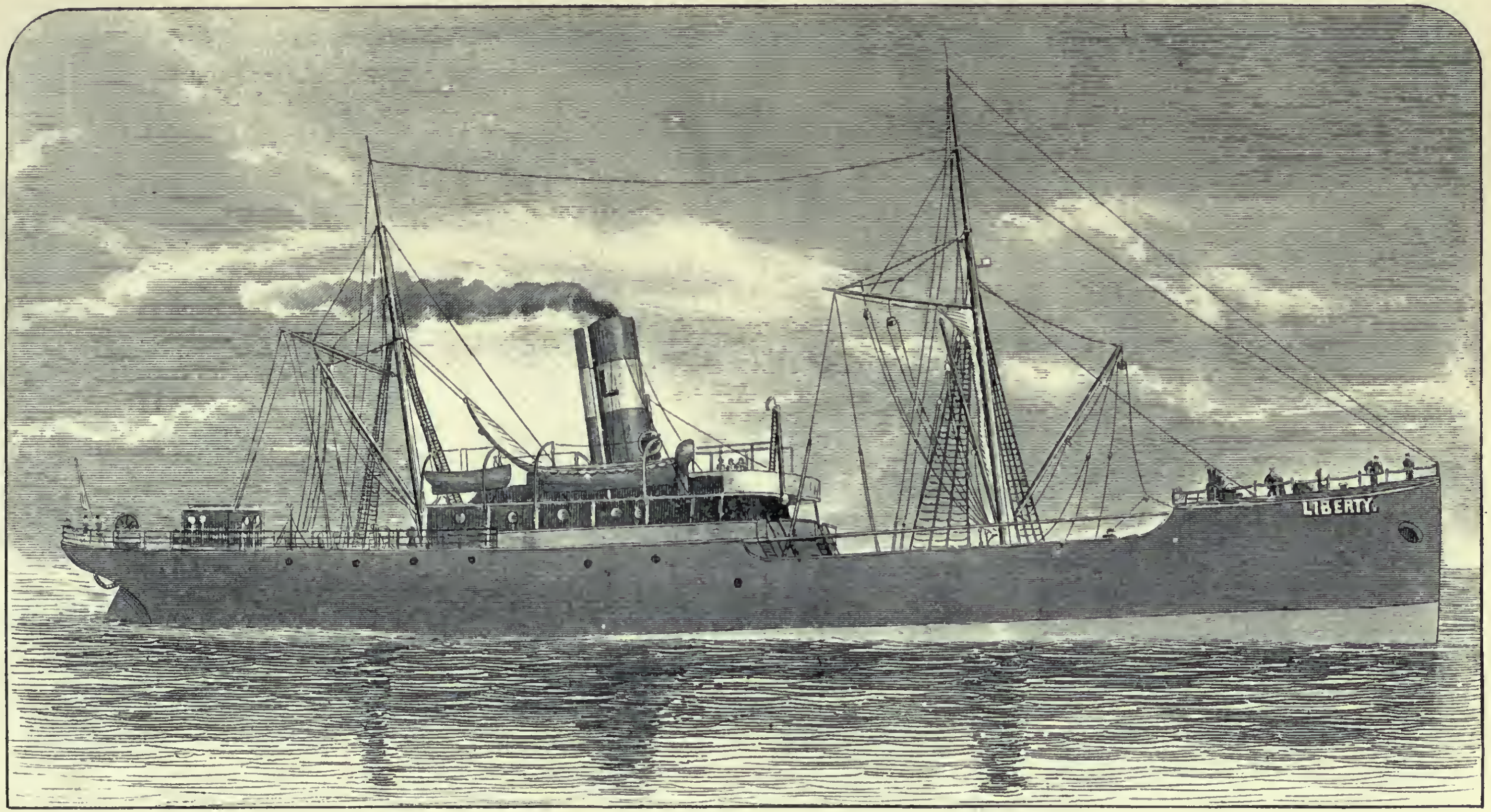
GARSTON OFFICES.

West Side, New Dock, Garston, near Liverpool.



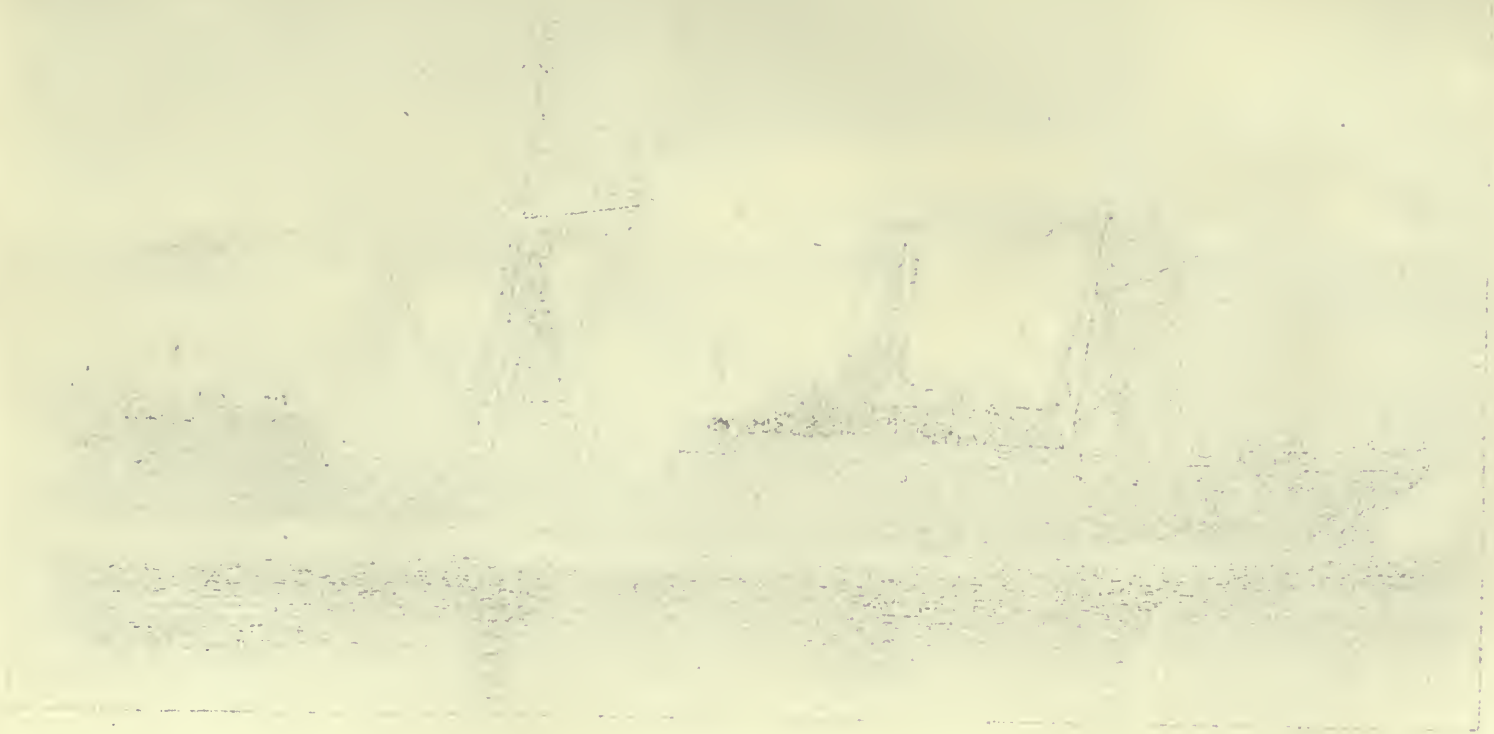
ROUEN OFFICES.

2, Rue Jeanne d'Arc, Rouen, France.

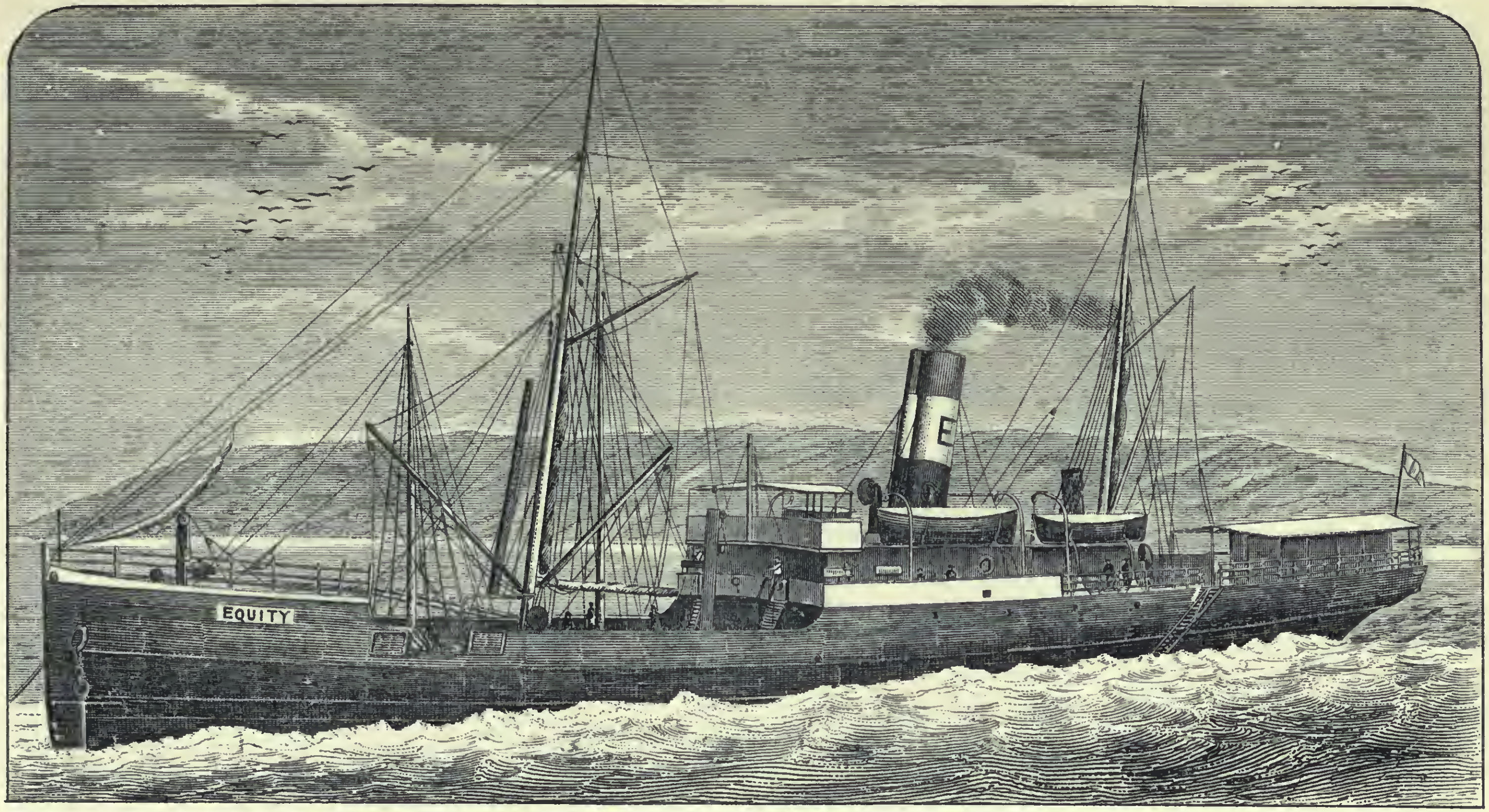


S.S. "LIBERTY."

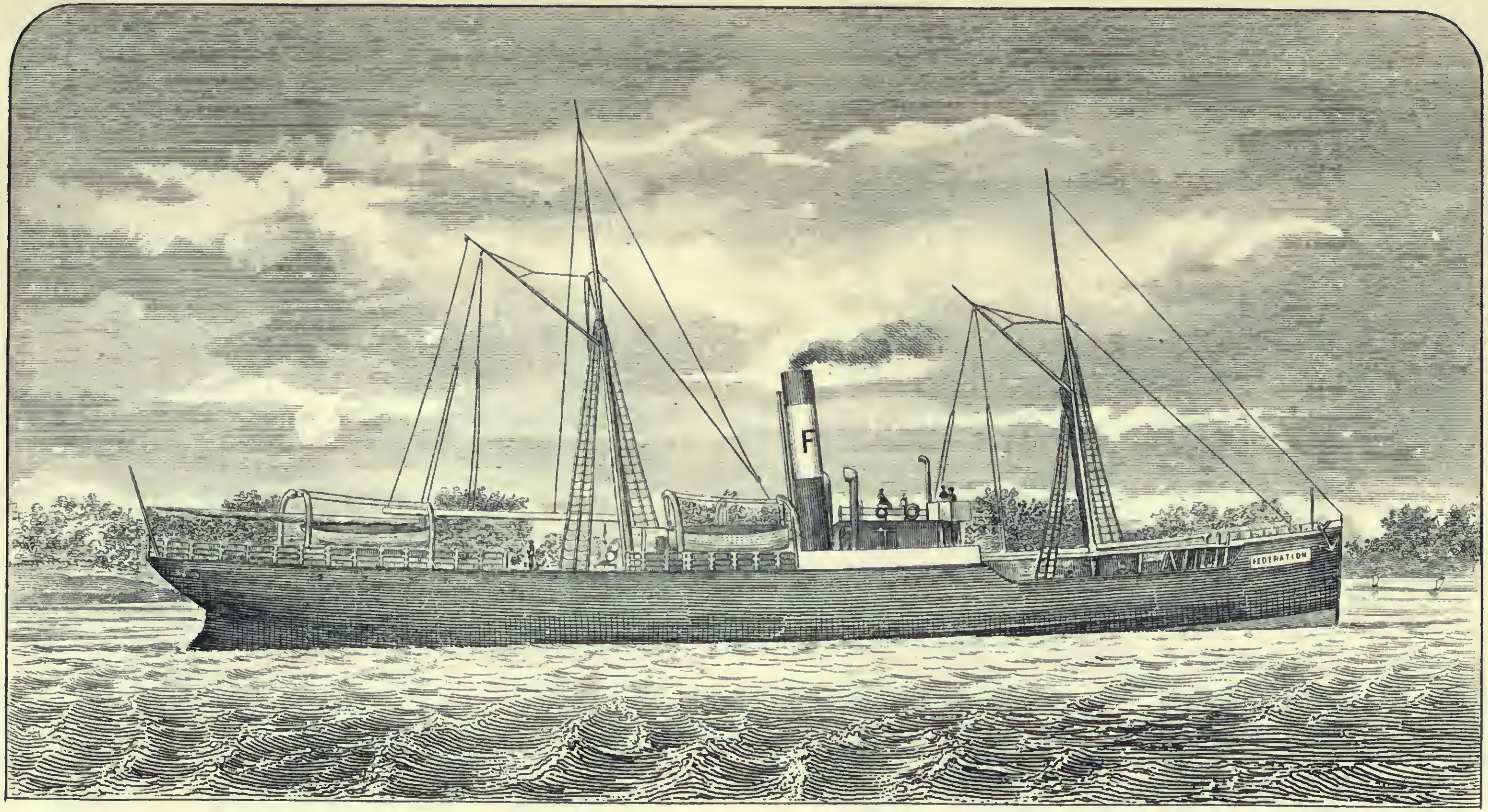
Goole-Hamburg Line.—See pages 38 and 44.



[illegible]

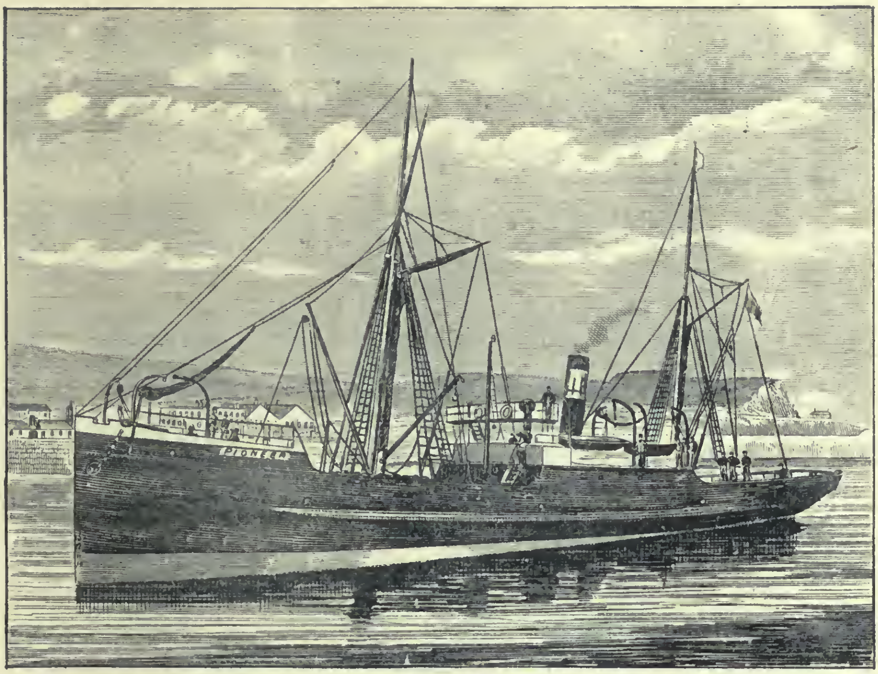


S.S. "EQUITY."
Goole-Hamburg Line.—See pages 88 and 44.

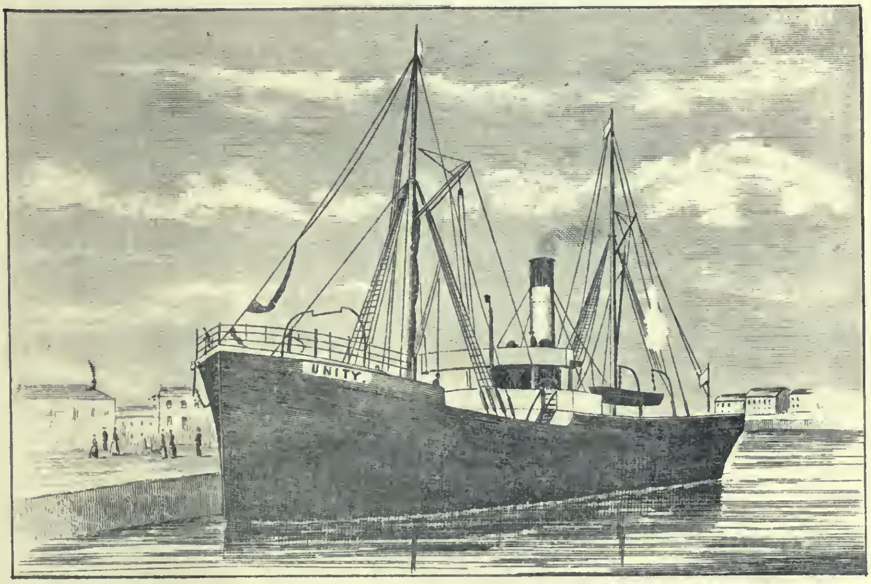


S.S. "FEDERATION."

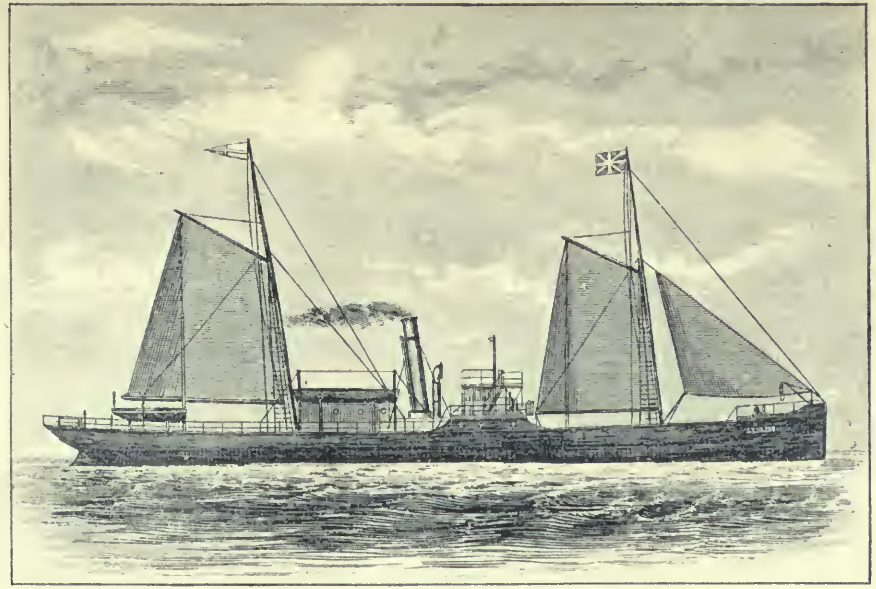
GOOLE-HAMBURG LINE—SEE PAGES 38 AND 44.



S.S. "PIONEER."
GOOLE-CALAIS LINE—SEE PAGES 87 AND 44.



S.S. "UNITY."
GARSTON-ROUEN LINE—SEE PAGES 86 AND 44.



S.S. "PROGRESS."

Goole-Calais Line.—See pages 27 and 44.

THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

Enrolled August 11th, 1863, under the Provisions of the Industrial and Provident Societies Act, 25 and 26 Vict., cap. 87, sec. 15, 1862.

Business commenced March 14, 1864. Shares, £5 each, Transferable.

CENTRAL OFFICES, BANK, GROCERY AND PROVISION, AND BOOT AND SHOE WAREHOUSES:

BALLOON STREET, MANCHESTER.

DRAPERY, WOOLLEN CLOTH, AND READY-MADES WAREHOUSES:

DANTZIC STREET, MANCHESTER.

FURNISHING WAREHOUSE:

HOLGATE STREET, MANCHESTER.

BRANCHES:

WATERLOO STREET, NEWCASTLE-ON-TYNE,
AND LEMAN STREET, LONDON, E.

PURCHASING AND FORWARDING DEPOTS:

ENGLAND:
LIVERPOOL, BRISTOL, LONGTON, GOOLE, AND GARSTON.

IRELAND:
CORK, LIMERICK, KILMALLOCK, WATERFORD,
TRALEE, AND ARMAGH.

AMERICA:
NEW YORK.

FRANCE:
CALAIS AND ROUEN.

DENMARK:
COPENHAGEN.

GERMANY:
HAMBURG.

SALEROOMS:

LEEDS, HUDDERSFIELD, NOTTINGHAM, BLACKBURN,
NORTHAMPTON, AND CARDIFF.

PRODUCTIVE WORKS:

BISCUIT AND SWEET WORKS, AND DRY AND SOFT SOAP WORKS:
CRUMPSALL, NEAR MANCHESTER.

BOOT AND SHOE WORKS:
LEICESTER AND HECKMONDWIKE.

SOAP WORKS:
DURHAM.

WOOLLEN CLOTH WORKS:
LIVINGSTONE MILL, BATLEY.

READY-MADE DEPARTMENTS:
BATLEY AND LEEDS.

COCOA AND CHOCOLATE WORKS:
116, LEMAN STREET, LONDON.

CORN MILL:
DUNSTON-ON-TYNE.

SHIPOWNERS AND SHIPPERS:

BETWEEN
GARSTON AND ROUEN;
GOOLE AND CALAIS;
GOOLE AND HAMBURG.

STEAMSHIPS OWNED BY THE SOCIETY:

"PIONEER," "UNITY," "PROGRESS,"
"FEDERATION," "EQUITY,"
AND
"LIBERTY."

BANKERS:

THE MANCHESTER AND COUNTY BANK LIMITED.
THE LONDON AND COUNTY BANK.
THE NATIONAL PROVINCIAL BANK OF ENGLAND.
THE MANCHESTER AND LIVERPOOL DISTRICT BANK.
THE LANCASHIRE AND YORKSHIRE BANK.
THE UNION BANK OF MANCHESTER.

General Committee.

PRESIDENT:
Mr. J. T. W. MITCHELL,
15, John Street, Rochdale.

SECRETARY:
Mr. THOMAS SWANN,
Beech Villa, James Street, Masborough.

Mr. WILLIAM BATES..Green Lane, Patricroft.
Mr. THOMAS BLAND....Rashcliffe, Huddersfield.
Mr. E. GRINDROD........8, Apsley Street, Keighley.
Mr. E. HIBBERT........7, Wicken Tree Lane, Failsworth.
Mr. THOMAS HIND................3, Grey Friars, Leicester.
Mr. JOHN LORD....................16, Steiner Street, Accrington.
Mr. JAMES LOWNDS..........92, Catherine Street, Ashton-under-Lyne.
Mr. T. E. MOORHOUSE..........................*Reporter* Office, Delph.
Mr. ALFRED NORTH..............................Mount Pleasant, Batley.
Mr. H. C. PINGSTONE.....................Market Street, Manchester.
Mr. A. SCOTTON..................48, Co-operative Street, Derby.
Mr. JOHN SHILLITO..........17, Cavendish Terrace, Halifax.
Mr. JOHN STANSFIELD....Jeremy Lane, Heckmondwike.
Mr. SAMUEL TAYLOR..52, Castle Street, Bolton.

* * *

NEWCASTLE BRANCH COMMITTEE.

CHAIRMAN: Mr. GEORGE SCOTT,
Co-op. Society, Fencehouses, Durham.

SECRETARY: Mr. JOHN THIRLAWAY,
16, Grasmere Street, Gateshead.

Mr. MATTHEW BATES....Blaydon Burn, Blaydon-on-Tyne.
Mr. ROBERT GIBSON....42, Stone Street, Newcastle-on-Tyne.
Mr. THOS. SHOTTON..............Cemetery Road, Blackhill, Durham.
Mr. RICHARD THOMPSON..9, Garden Place, Bishopwearmouth, Sunderland.
Mr. T. TWEDDELL..Cleveland Terrace, West Hartlepool.

* * *

LONDON BRANCH COMMITTEE.

CHAIRMAN: Mr. GEO. HAWKINS,
53, Kingston Road, Oxford.

SECRETARY: Mr. HY. PUMPHREY,
Paddock Terrace, Lewes.

Mr. JOSEPH CLAY.........................Stratton Road, Gloucester.
Mr. H. ELSEY....9, Lynwood Terrace, Lawrence Road, Southsea.
Mr. J. F. GOODEY..........New Town Lodge, Colchester.
Mr. GEORGE HINES.......................Croft Street, Ipswich.
Mr. GEO. SUTHERLAND.............78, Maxey Road, Plumstead.
Mr. T. E. WEBB, 1, Honeywell Road, Wandsworth Common, London, S.W.

* * *

AUDITORS.

Mr. THOS. J. BAYLIS, Rotherham.
Mr. JAMES E. LORD, Rochdale.
Mr. ISAAC HAIGH, Barnsley.
Mr. THOMAS WOOD, Manchester.

Officers of the Society.

ACCOUNTANT.	**CASHIER.**
Mr. THOMAS BRODRICK, Eccles.	Mr. A. GREENWOOD, Rochdale.

BUYERS, SALESMEN, &c.

MANCHESTER—GROCERY AND PROVISIONS:

Mr. ISAAC TWEEDALE.
Mr. GEORGE GARLICK.
Mr. THOMAS PEARSON.
Mr. WILLIAM WROOT.

MANCHESTER—DRAPERY:

Mr. JAMES FLETCHER.
Mr. JOHN SHARROCKS.
Mr. WILLIAM T. ALLITT.
Mr. JOHN T. OGDEN.

MANCHESTER—WOOLLENS, BOOTS, AND FURNITURE:

Woollen Cloth	Mr. ROBERT Mc.INNES.
Boot and Shoe	Mr. HENRY JACKSON.
Furniture	Mr. JOSEPH ATKIN.

MANCHESTER—TRAVELLERS:

Grocery and Provisions	Mr. R. TURNER.
Productive Societies and Drapery	Mr. JOS. PICKERSGILL.
„ „ „ „	Mr. J. MEADOWCROFT.
„ „ „ „	Mr. THOS. A. RANKIN.

SHIPPING DEPARTMENT:

General Manager	Mr. CHAS. R. CAMERON.

SHIPPING AND FORWARDING DEPOTS:

Rouen (France)	Mr. JAMES MARQUIS.
Goole	Mr. W. J. SCHOFIELD.
Calais	Mr. WILLIAM HURT.

LONDON:

Tea, Coffee, and Cocoa	Mr. CHARLES FIELDING.

LIVERPOOL:

Grocery and Provisions	Mr. ARTHUR W. LOBB.

SALEROOMS:

Leeds	Mr. JOSEPH HOLDEN.
Nottingham	Mr. G. T. TOWNSEND.
Huddersfield	Mr. GEO. BARLASS.
Northampton	Mr. A. BAKER.
Cardiff	Mr. J. B. JAMES.

LONGTON:

Crockery Depôt	Mr. J. RHODES.

NEWCASTLE:

Chief Clerk ....Mr. H. R. BAILEY.
Grocery and Provisions ......Mr. ROBT. WILKINSON.
,, ,, ...Mr. T. WEATHERSTONE.
Drapery..............Mr. JOHN MACKENZIE.
Boot and Shoe..........Mr. O. JACKSON.
Furniture and Hardware ....Mr. J. W. TAYLOR.

BUYERS, SALESMEN, &c.

LONDON:

Grocery and Provisions............Mr. BENJAMIN JONES.
,, ,, ,, ...Mr. WM. OPENSHAW.
Drapery........Mr. F. G. WADDINGTON.
Boots and Shoes .... Mr. ALFRED PARTRIDGE.
Furnishing..............Mr. F. E. ODDY.
Chief Clerk .... Mr. WILLIAM STRAWN.

BRISTOL DEPÔT:

Mr. THOMAS FOULKES.

IRISH BRANCHES—BUTTER AND EGGS.

CORK: Mr. WILLIAM H. STOTT.	LIMERICK: Mr. WILLIAM L. STOKES.
KILMALLOCK: Mr. THOS. G. O'SULLIVAN.	WATERFORD: Mr. THOMAS J. SHANN.
TRALEE: Mr. JAMES DAWSON.	ARMAGH: Mr. J. HOLLAND.

NEW YORK (AMERICA):

Mr. JOHN GLEDHILL. | Mr. JAS. M. PERCIVAL.

COPENHAGEN (DENMARK): Mr. JOHN ANDREW.	HAMBURG (GERMANY): Mr. WM. DILWORTH.

LOWER CRUMPSALL BISCUIT, &C., WORKS:

Mr. THOMAS HAYES.

LEICESTER BOOT AND SHOE WORKS:

Mr. JOHN BUTCHER.

HECKMONDWIKE BOOT AND SHOE WORKS:

Mr. J. W. HEMMINGS.

DURHAM SOAP WORKS: Mr. J. E. GREEN.	BATLEY WOOLLEN CLOTH WORKS: Mr. S. BOOTHROYD.

BATLEY AND LEEDS:

Ready-made Department..........Mr. WILLIAM UTTLEY.
,, Traveller .... Mr. J. STEAD.

DUNSTON CORN MILL:

Mr. LEWIS DYSON.

Employés.

NUMBER OF EMPLOYÉS, SEPTEMBER, 1891.

MANCHESTER—General Drapery, Boot and Shoe, and Furnishing Offices	186
,, Cashier's Office	13
,, Grocery Department	128
,, Drapery ,,	65
,, Woollen Cloth ,,	66
,, Boot and Shoe ,,	27
,, Furnishing ,,	30
,, Shipping ,,	3
,, Building ,,	219
,, Dining-room ,,	7
,, Other ,,	17
Total Manchester	761
Newcastle Branch	273
,, Building Department	69
London Branch	168
,, Building Department	16
,, Tea ,,	265
,, Stables	17
Leeds Saleroom	3
Nottingham Saleroom	1
Bristol Depôt	30
Cardiff	1
Liverpool Branch—Grocery and Shipping	20
Longton—Crockery Department	16
Irish Branches	48
Rouen Branch	4
Goole ,,	13
Calais ,,	6
Garston ,,	2
New York Branch	6
Copenhagen ,,	5
Hamburg ,,	4
Crumpsall Biscuit Works	243
Leicester Shoe ,,	1706
Enderby	190
Heckmondwike Shoe Works	231
,, Currying Department	50
Durham Soap Works	15
Batley Woollen Mill	110
Leeds—Ready Mades	124
Batley—Ready Mades	40
Dunston Corn Mill	114
Steamship "Pioneer"	14
,, "Unity"	15
,, "Progress"	13
,, "Federation"	18
,, "Equity"	19
,, "Liberty"	19
Total	4649

Terms of Membership.

TRADE DEPARTMENT.

FOR the information of Societies and Companies not already purchasers from or members of this Society, we give below—(1) our requirements on opening new accounts; (2) particulars of trade terms; (3) terms and conditions of membership; and (4) a few of the advantages accruing from membership.

Any further information will gladly be given on application.

(1) NEW ACCOUNTS.

Societies desiring to open accounts are requested to furnish us with a copy each of their registered rules and latest balance sheet.

If a balance sheet has not been prepared, then the following information should be sent, viz., the number of members; amount of paid-up share capital; whether credit is allowed, and if so, to what extent; the amount of business done, or expected to be done per week.

(2) TRADE TERMS.

With the first order sufficient cash must be remitted to cover the estimated value of the goods ordered; afterwards payment must be made within seven days from date of invoice; all accounts are rendered strictly net.

Business is conducted on these terms, with *registered* Co-operative Societies and Companies only.

Societies in process of formation and whose rules are not yet registered can be supplied with goods on payment of cash with each order.

(3) TERMS AND CONDITIONS OF MEMBERSHIP.

The following extracts from our Rules contain the principal features in connection with membership :—

(*a*) ADMISSION OF MEMBERS.—(Extract from Rule 5.)

The members of this society shall consist of such co-operative societies or companies (registered under the Industrial and Provident Societies Act, 1876, or under the Companies Acts, with limited liability, or under any law of the country where they are situate, whereby they acquire the right of trading as bodies corporate, with limited liability) as have been admitted by the general committee, and approved by a majority of delegates voting at a general meeting of the society. An application for shares shall be made by a resolution of some general or committee meeting of the society or company making the application, contained in writing and attested by the signatures of the secretary and three of its members. Every society or company making an application for shares shall state the number of its members, and take up not less than three £5 shares for every twenty members, or fractional part thereof, and agree to increase the number annually as its members increase, making the return of such increase at the time and in accordance with its return to the Registrar.

(*b*) CAPITAL—HOW PAID UP.—(Extract from Rule 9.)

The capital of this society shall be raised in shares of five pounds each, which shall be transferable only. Every society, on its admission, shall pay the sum of not less than one shilling on each share taken up. Each five pounds so paid shall constitute one fully paid-up share; but no dividend or interest shall be withdrawn by members until their shares are paid up. Any member may pay up shares in advance. After having received the consent of a special meeting, the whole or any part of the share capital may be called up by the general committee on giving notice to that effect.

(*c*) FORM OF APPLICATION FOR SHARES.

Application for Shares.

Folio..........

The..

Co-operative Society Limited.

TO THE DIRECTORS OF THE CO-OPERATIVE WHOLESALE SOCIETY Limited, 1, BALLOON STREET, MANCHESTER.

Gentlemen,

Whereas, by a Resolution of the..................
Co-operative Society Limited, passed by the..............*
at a Meeting held on the........day of............it was resolved that the Society, which consists of..........Members, agree to take up........Shares (being not less than Three Shares for every Twenty of our Members, or fractional part thereof) in the Co-operative Wholesale Society Limited, *and annually to increase our Shares at the time and in accordance with our return to the Registrar, and to accept such Shares on the terms and conditions specified in your Rules.*

........................189

Attested by ....
.... Three Members.
....

..............................Secretary.

* Members, Committee of Management, or Directors.

(4) ADVANTAGES ACCRUING FROM MEMBERSHIP.

(*a*) The liability of each society member is limited to the amount of its shares.

(*b*) Members of this Society receive double the rate of dividend on purchases to non-members.

(*c*) Share capital receives interest after the rate of £5 per cent per annum.

(*d*) Each society composing the "Wholesale" may nominate one representative for every 500 of its members to represent it at the General or Branch Quarterly Meetings, or other Special Meetings which may be convened from time to time, and thus have a direct influence and voice in the control and management of its affairs. The nomination and election of its officers for General and Branch Committees, Auditors, and Scrutineers are effected by means of nomination and voting papers, which are sent to all shareholding societies to be filled up.

(*e*) A merely nominal payment secures membership, a deposit of 1s. per share upon application being only required; the dividend on purchases and interest on share capital being credited to share account until paid up.

Those societies not already federated with the "Wholesale" should at once join and thus secure the advantages to themselves and the co-operative movement generally which its extensive and varied operations are intended to confer.

Business Notices.

ALL LETTERS TO BE ADDRESSED TO THE SOCIETY, AND NOT TO INDIVIDUALS.

WE would especially impress upon Societies' Managers and Secretaries the necessity of complying with the following regulations, in order to facilitate the despatch of Goods, to ensure promptitude in the answering and classification of letters, and to prevent disappointment.

LETTERS.

ALL letters must be addressed to the Society, and not to individuals.

Addressed Envelopes are supplied at cost price.

Communications for the following Departments, and relating to the subjects named, should always be made on separate forms or sheets of paper, viz. :—

(1) Bank and Cashier's Department.
(2) Accountant's Department.
(3) Grocery and Provision Department—Orders only.
(4) ,, ,, ,, Application for Samples only.
(5) Drapery Department—Orders and Applications for Samples.
(6) Boot and Shoe Department—Orders and Applications for Samples.
(7) Woollen Cloth ,, ,, ,, ,,
(8) Furnishing Department—Orders and Applications for Samples.
(9) Advices of Returns.
(10) Claims, delays, complaints, &c., for all Departments.

Although each of the above classifications requires a separate form, they should all be enclosed under one cover, and addressed to the Society.

At the Central Office, in Manchester alone, the number of Letters, Orders, &c., received daily is enormous. To effectually deal with these communications some division into departments is absolutely necessary.

These classifications have therefore been adopted, and Societies are asked to assist by seeing that their communications are despatched in accordance therewith, as when subjects included in more than one of these divisions are dealt with on one form, much labour is involved in re-writing the portions required to be separated.

ORDERS FOR GOODS.

The name of the Society and the Station to which the Goods are to be forwarded should be written at the head of each order.

ORDERS should contain the Price or Brand of each Article wanted.

Delays would often be prevented by noticing in which column in the Price Lists (Manchester, Newcastle, London, &c.) the Goods are quoted, and posting the Orders direct to the Central, or branches named, as the case requires.

As regards "Direct Quotations," notwithstanding that there are many instances where minimum quantities are fixed, orders are frequently received for less than the stipulated quantities. This necessitates correspondence, and in cases of urgency entails inconvenience to Societies, which would be obviated by carefully noticing the Price List when ordering.

It is desirable that the Forms we have specially prepared should be used in sending Orders.

1. Grocery, Drapery, Woollens, and Furnishing Department.
2. Tailoring (Bespoke), with instructions for measurement.
3. Boot and Shoe Department.
4. ,, ,, ,, (Bespoke), with instructions for measurement.

Books containing 50 Forms, with Duplicates, will be sent free on application.

Orders for each Department should be made out on separate forms.

CONSIGNMENT OF GOODS.

Whenever delays occur in the delivery of Goods, Societies will please communicate with the carrier at their end, in addition to informing us.

To prevent any misunderstanding as to who is responsible for the safe delivery of Goods, we would state that when Goods are Carriage Paid we undertake their safe delivery; but when the Carriage is Not Paid, the Carrier is responsible to the Consignees, who, before taking delivery of any Goods, should carefully examine the same, and at once claim for any loss or damage sustained in transit.

EMPTIES.

Empty packages should be returned carefully packed, and fully and correctly consigned.

Each package should have a *label or direction card attached, stating the contents, the name of the Society forwarding them, and the name and address of their destination.*

Empties should be returned direct to the manufacturer from whom the Goods were sent. When returned to Manchester or the Branches, additional expense and trouble are incurred in re-consigning them to their proper destination.

A few manufacturers pay carriage on returned empties; where this is done Societies will consign carriage forward, in all other cases carriage should be paid. A list of firms who pay carriage may be obtained on application at the Central Offices.

In all cases an advice giving full particulars of the empties returned (viz., the kind, the quantity, the numbers, the price charged, and reference to invoice where charged) should be immediately posted to us, as unless this is done our rule is not to allow credit for them.

We have a book, which we send free on application, containing 50 forms, with duplicates, specially prepared for this purpose, which Societies are recommended to use.

The importance of carrying out these instructions will be seen when Societies are informed that the Railway Companies seldom make deliveries of empties until they have a complete load, and under such circumstances it is almost impossible to ascertain from what Societies they have been received, unless full particulars are given.

In many cases Societies do not fully carry out these instructions, consequently we are continually receiving empty packages which we are not able to credit because we do not know from whom they have been returned. This is a loss which we are desirous Societies should not incur; we therefore point it out to them so that the necessary precautions may be taken to avoid it.

GOODS CONSIGNED AS EMPTIES.

We cannot hold ourselves responsible for any Goods that may be returned consigned as empties, as any claim made on the Railway Companies for missing Goods under such circumstances would not be entertained.

STATEMENTS OF TRADE ACCOUNTS.

Weekly Statements

Are sent out to all Societies doing business with us, showing Total of Goods Invoiced, Cash Received, and Allowances made during the week, and Balance, if any, at the week end.

These statements afford a great check on Societies' books, and Secretaries are requested to compare each one as received with their books, and to report to us particulars in case of any discrepancy.

Quarterly Statements

Are issued immediately after our Books are made up for the Quarter.

They are in form similar to the Weekly Statements, and must be returned, duly certified if correct, to our Auditors, who require them as an independent check as to the correctness of our accounts.

We rely upon Societies giving prompt attention to these statements, as the early issue of our Balance Sheets depends to an extent on their immediate return.

In case of any discrepancy, details should be at once given or applied for, but if correct, the Statement should be forthwith signed and returned to the Auditors, in the envelope sent out for that purpose.

SHARE AND LOAN PASS BOOKS.

These should be sent to the Head Office (1, Balloon Street, Manchester) *every* Quarter, viz., in the Second Week of March, June, September, and December, for the purpose of having the previous quarter's Interest and Dividend entered therein. Societies requiring information respecting the amount of their Share or Loan Capital are requested to send their Pass Books for the amount to be filled in, instead of sending for Statements.

When Shares are paid up the Share Book need not again be sent until a further allotment is made.

SOCIETIES' BALANCE SHEETS.

We especially desire those Societies who have not already done so to send us a copy of their last Balance Sheet, stating on it the number of their Members; also, a copy of their rules.

Trade Department.

CASH ARRANGEMENTS.

WE beg to call the attention of Societies to the arrangements specified below, which will give facility and security when making remittances to this Society :—

1. **All cash must be addressed to the Society only,** and not to individuals, *nor to the committee or auditors.*

2. **CHEQUES and DRAFTS** to be made payable to the CO-OPERATIVE WHOLESALE SOCIETY LIMITED. Post-office orders must be made payable to ABRAHAM GREENWOOD. Drafts drawn in favour of this Society must be made payable on demand; other drafts when remitted to us must have reached maturity. All drafts, if possible, should be made payable either at London or Manchester.

3. Societies are respectfully requested, when drawing cheques in our favour, to do so in full, viz., Co-operative Wholesale Society Limited, without any abbreviation or variation whatever.

4. In forwarding half notes societies should state whether they are first or second halves; the latter half notes should be forwarded immediately on receipt of our acknowledgment of the first. Societies not receiving acknowledgment for first or second half notes in due course of post, will oblige by calling attention to the omission.

5. Remittances can be made by societies free of charge through any of the branches or correspondents of the Manchester and County Bank, London and County Bank, and the National Provincial Bank of England.

6. Through the Manchester and Liverpool District Bank or its branches, at a charge of 2s. per £100. For remittances through the Union Bank of Manchester, the Lancashire and Yorkshire Bank, or any of their branches, charges will be made known on application to the Society.

7. **Care should be taken to advise immediately when a remittance is made to us, stating the amount and the name and place of the bank or branches through which the remittance is made.**

8. Remittances made through a bank in all cases should be done in the name of the society sending cash to us, and not in the name of a person.

9. All charges according to these arrangements for the remittance of cash will, in the first instance, be paid by this Society, and afterwards debited to societies availing themselves of these facilities for paying cash to us.

10. Societies would greatly oblige, and thereby facilitate the business of this Society, if they will, when advising cash remittances, or any matter relating to payment of cash, do so on a separate sheet of paper.

11. LOANS, WITHDRAWAL OF.—Societies, when requiring to withdraw their loans, are respectfully requested to **apply at the Head Office, Manchester,** for an official form, which is provided for and supplied to societies for the purpose of enabling them to withdraw loans and to state definitely the amount of loan they wish to withdraw. Societies will please note this special request.

Bank Department.

CURRENT ACCOUNTS

OPENED ON THE PLAN USUALLY ADOPTED BY OTHER BANKERS.

CUSTOMERS keeping accounts with the Bank may have moneys paid to their credit free of charge, at the

Head Offices,
BALLOON STREET, MANCHESTER,
and at
The Branches,
WATERLOO STREET, NEWCASTLE-ON-TYNE,
and
HOOPER SQUARE, LEMAN STREET, WHITECHAPEL, LONDON, E.

Correspondents:

THE PIONEERS' SOCIETY, TOAD LANE, ROCHDALE;
THE INDUSTRIAL SOCIETY, SCHOOL STREET, OVER DARWEN;
THE CO-OPERATIVE SOCIETY, HIGH STREET, LEICESTER.

Correspondents of the following Banks:

MANCHESTER AND COUNTY BANK,
LONDON AND COUNTY BANK,
NATIONAL PROVINCIAL BANK OF ENGLAND,
and also to the
LANCASHIRE AND YORKSHIRE BANK,
UNION BANK OF MANCHESTER, AND UNION BANK OF SCOTLAND LIMITED,

ON APPLICATION AS TO TERMS, ETC.

Grocery and Provision Departments.

A COMPLETE PRICE LIST of the goods dealt in is issued weekly, the prices being fixed for the day of issue only. These Weekly Lists, which are sent to Co-operative Societies with whom we do business, contain reports and opinions as to the state of the markets, as regards some of the principal articles.

The reports are intended for, and calculated to be of service to, Committees and Managers of Societies, in pointing out the tendency of the markets, and when to buy to advantage.

The following is a brief *résumé* of the chief commodities, and how the "Wholesale" is circumstanced in relation thereto:—

BUTTER AND EGGS—IRISH.

THE arrangements in force for conducting this portion of the business are remarkably well adapted for supplying the same on the most favourable terms.

There are six buyers, attending markets at Cork, Limerick, Kilmallock, Waterford, Tralee, and Armagh. These buyers are gentlemen of the first experience in the trade, and are under the immediate and direct control of the Society—not being merely employed as agents or buyers on commission.

The buyers, although taking up their residences at the places named, attend all the best and noted markets within a radius of twenty or thirty miles, and thus it will be seen that the area covered by their operations embraces a great proportion of the south of Ireland, and some of the most fertile districts of that country.

This Society is by far the most extensive purchaser and shipper of Irish Butter.

BUTTER AND EGGS—DANISH.

THE same remarks may be made in this respect as in the case of Irish Butter and Eggs. We have our own buyer stationed at Copenhagen, and he purchases direct from farmers who are considered the best producers in both Denmark and Sweden, and contracts with them for a weekly supply of all they make.

Before shipment, all goods are carefully examined by our representative.

Societies should encourage this Branch by giving us weekly orders for shipment direct, and thus save the cost of warehousing and of carriage from Manchester.

BUTTER—KIEL, AND GERMAN EGGS.

OUR arrangements for the purchase of these are similar to those at Copenhagen.

Our own buyer is located at Hamburg, and buys firsthand from the farmers and producers.

Our ready-money system of doing business commands the best terms, and enables us to do a very extensive and satisfactory trade in these articles.

BUTTER AND EGGS—FRENCH.

Supplies of these are obtained fresh weekly, and are carefully selected for the Society, by competent and experienced men, from the best dairies and districts in France.

AMERICAN BUTTER, CHEESE, BACON, HAMS, LARD, FLOUR, APPLES, &c., &c.—NEW YORK BRANCH.

Two buyers are located at New York, whose duty it is to purchase and export the articles sold by the Society which are grown and manufactured in the United States and Canada.

The business done by the Society, and the Capital always at its command, enables its representatives to enter the markets in an independent manner, and places them in a pre-eminent position to exact terms of the first order. These conditions, and the consequent absence of the intermediate dealers, qualify the Society to transfer the goods from where they are produced to the consumer with the least possible addition to the cost.

CHESHIRE CHEESE.

The Society's buyers visit the best dairies and farms in Cheshire where this is made, and purchase it from the farmers on the spot.

YEAST.

This is imported by the Society direct from the best distillers at Schiedam, Hamburg, and France. It is received in the port of Hull twice in each week—*i.e.*, Mondays and Thursdays—and distributed from there to the Society's customers.

SUGAR.

The large purchases which the Society is able to make, place it in the best position for securing the utmost advantages from the refiners.

In addition to this, the Society's own buyers are in the centre of operations in Liverpool, London, Greenock, and New York, and are able to obtain information at first hand.

There is a telephone connecting its Liverpool offices with the Central establishment at Manchester, and the buyer in Liverpool is thus in constant telephonic communication with the Central buyer at Manchester, who, being in receipt of the latest and most reliable reports, is enabled to decide which is the most favourable time for making purchases.

Demeraras and other Raws are sampled on arrival, and the most suitable lots selected.

FLOUR, GRAIN, &c.

The finest brands of Hungarian Flours are bought direct from the millers in Hungary. German and Danish Flours are purchased by our own buyers, situated at Hamburg and Copenhagen respectively. German Flour is imported by us in our own steamers.

The Society's buyers in New York make very extensive purchases of Flour, direct from the millers, in both the United States and Canada.

Grain is bought in large quantities, "to arrive," and Meal of all kinds from the mills direct.

DRIED FRUIT.

Our Dried Fruit buyer goes annually to Greece and Turkey at the season when the fruits are being gathered, and visits the vineyards where the fruits are drying, in order to select the Samples of Currants, Sultanas, and Figs most suitable for Co-operative Societies. These are bought direct from the producer, thereby saving the middlemen's profits, and we get a better selection than could otherwise be obtained.

POTATOES, ONIONS, APPLES, &c.

There is a special buyer for these goods, who travels over the districts known to produce the best sorts, and they are bought direct from the farmers when it can be done with advantage. Our buyer also regularly attends the Liverpool Green Fruit Auctions.

Purchases to a very large extent are also made in France, Belgium, and Germany, and the goods are imported to Goole and Garston by the Society's own steamers, which ply regularly between Calais and Goole and Hamburg and Goole on the East, and Rouen and Garston on the West Coast.

BISCUITS, SWEETS, AND DRY SOAPS.

These goods are manufactured by the Society at their Works, Crumpsall, near Manchester. When impartially judged, the quality compares most favourably indeed with the goods made by other houses of older standing, and devoted to the special manufacture for a long period.

SUNDRIES.

Some of the other articles in which the Society deals largely are—Preserved Meats, Beef, Mutton, Fish, Salmon, Sardines, Lobsters, and Tinned Fruits.

Preserves and Marmalades; Rice, Sago, and Tapioca; Soaps, Soda, Seeds, Starch, and Blues; Syrup and Treacle; Tobacco and Snuffs.

Mustard, Matches, Ginger, Pepper, and Spices; Eggs; Cocoas and Chicory; Candles.

Candied Peels; Burning Oils, Hair and Scented Oils; Black Lead, Blacking, Baking Powder, Oatmeal, Paper and Paper Bags, Patent Medicines, Pickles, Sauces, &c., &c., &c.

Tea, Coffee, and Cocoa Department,

LEMAN STREET, LONDON, E.

WE have a buyer on the London Market whose exclusive duty it is to select and purchase Teas, Coffees, and Cocoas direct from the Importers.

The excellence of this arrangement, whether viewed from an economical point, or from that of enabling us to efficiently supply Societies with all the numerous varieties and qualities they may desire, is too apparent to need illustration.

Our unlimited command of money and unequalled organisation places us in a position for doing this trade superior to that of any other house.

ASSAM AND OTHER INDIAN TEAS.

THESE are made a special study. Year by year they are increasing in favour with the public; and their greater pungency and strength, as compared with China Teas, are likely to make them still further popular.

CEYLON TEAS.

THE most enterprising of the planters in the Island of Ceylon have turned their attention to growing Tea on their estates, with the most gratifying results.

The quality produced supplies a need that has been most urgently felt, viz., Tea possessing the flavour of China Tea without its weakness, and the fulness of Indian Tea without its astringency.

These Teas are rapidly increasing in favour, and the consumption of 1891 shows a very large excess over 1890.

CHINA TEAS.

MANY connoisseurs in Tea are to be found who still enthusiastically champion the merits of these growths. They contend that if they lack the strength and other features of Indian Teas, they possess a peculiarly delicate flavour that to the educated palate is exquisitely grateful. Still the consumption is rapidly decreasing every year, and at the present rate there will, in a few years, be very little Chinese Tea consumed in this country.

RED LEAF CONGOUS.

This crop throughout is a very poor one, with perhaps exceptions in favour of Seu Moos and Saryunes, which are about equal to last season. Except for low and medium grades these Teas are less appreciated by the trade than ever, and are gradually going out of consumption.

BLACK LEAF CONGOUS.

These are about up to the average of 1890–1. Keemuns especially being good, serviceable Teas.

Most of the fine Ningchows have gone to Russia, but as they are not used here to the same extent as formerly, the scarcity is not felt.

SCENTED TEAS.

This is a fair crop, well scented, but lacking the fine-made leaf of last season.

GREEN TEAS.

The consumption of this class is still decreasing in England.

BLENDED TEAS.

The art of blending is now carried to a high pitch of perfection, and to work it successfully requires not only a knowledge of the true affinities of the various growths of India, China, and Ceylon, acquired by a long apprenticeship to tea tasting, but ample capital, large premises, suitable machinery, and a competent staff of well-instructed employés. These have been provided for this section of our Tea and Coffee business.

Extreme care is taken to suit all tastes and districts, and everything that can be thought of to make our arrangements, if possible, still more perfect, will be done.

BULK MIXED.

These are packed in cads, half chests, and chests. The saving of capital and labour, the greater efficiency and satisfaction resulting from scientific blending, and the numerous grades supplied by us, is causing a largely-increased demand, and is making them very popular.

CHINA PACKET TEAS.

In addition to the excellence of the blending, we are making extra efforts to turn our packets out of a design and appearance that shall command attention and attract the consumer.

Everyone will admit the superiority in appearance of a handsome packet to the ordinary parcel turned out by the shopman when the Tea is weighed over the counter.

By careful attention to the economy of labour, we are able to supply packets, in large and beautiful variety, at a cost less even than would be incurred if made up in the ordinary way in the Store.

INDIAN PACKET TEAS.

As we have mentioned before, Indian Teas are rapidly increasing in public favour, and, instead of being mixed with China Teas, are now being extensively used by themselves, so to meet these requirements we have introduced two Indian Packets, one a pure Souchong and the other a pure Pekoe blend.

CEYLON PACKET TEAS.

As these Teas are rapidly and deservedly growing in public favour, on account of their strong, rich, and delicious flavour, we have introduced two Ceylon Packet Teas. We warn our readers that a great many mixtures are offered as Pure Ceylon Teas in leaden packets, and represented as being imported direct from Ceylon in this form. Teas offered in such packets should be avoided, as the finest Ceylon Teas are seldom so imported.

COFFEES.

The East India Crop is rather smaller than last year, while the quality has been very much inferior.

Ceylon Crop is again a diminished one, but the quality is quite up to the average.

Costa Rica has totalled up to about the same as the previous season, whilst as to quality we have had some very fine parcels, but also a larger quantity of inferior and undesirable lots than usual.

Rio Santos may be expected to send heavier consignments than for the last few years, as also will Guatemala and other Central American countries.

RAW COFFEES.

Our arrangements for the supply of all kinds in use in the home market are as efficient as they can be possibly made.

Samples, both in the raw and roasted state, are sent with all quotations.

ROASTED COFFEES.

We have now roasting machinery both in London and Manchester, fitted with all the latest improvements.

These enable us to supply the freshly-roasted article in the most expeditious manner; and great care is taken to finish off the berry to suit the particular requirements of customers.

PACKED COFFEE.

Great quantities of rubbish have been, and are being, sold under different fancy names. The extraordinary proportions the demand for these articles has assumed have led the Government to impose a special tax on all mixtures, so as to compensate for the loss of revenue on Coffee caused by their consumption.

This will now put the honest trader on a fair footing, and with the great advantage to the consumer that he can make sure of getting a really good and pure article at a reasonable price.

We therefore now sell Coffees of different grades and qualities, both pure and mixed with Chicory, at prices which will be sure to command a good sale.

Our excellent machinery, our economical arrangements, the large scale of our operations, and the well-known beneficial results of division of labour, will enable us to supply Societies cheaper and better than it is possible for them to do for themselves.

COCOA AND CHOCOLATE.

In order to give Societies the opportunity of getting their supplies at the lowest possible cost, we have commenced the production of the various kinds of Cocoa and Chocolate most in demand.

The greatest care is exercised in the manufacture, ingredients of the best quality only being used. The works are fitted with efficient and modern machinery. The Society is thus in a position to manufacture all classes of Cocoas and Chocolates showing better quality and value than any others in the market.

Special attention is drawn to the following:—

PURE CONCENTRATED EXTRACT IN TINS.

This Cocoa is similar in character to the best of the well-known Dutch Cocoas. It possesses great strength, combined with exquisite flavour, and at the same time is most economical in use. We claim for this Cocoa that it is at least as good as any other maker's, at the same time being considerably lower in price.

PURE CONCENTRATED ESSENCE IN PACKETS.

A preparation of the finest selected Cocoa nuts from which the greater part of the fat has been extracted; *contains no sugar and no starch.* With this powder can be made a cup of Cocoa thin in body, like Tea and Coffee, but with far more nutritive qualities than either of these.

PREPARED BREAKFAST COCOA,

Made of the finest grown nuts and mixed with such other ingredients of the best quality as are necessary to produce a high-class powder, soluble and easy of digestion.

HOMŒOPATHIC COCOA.

We make two qualities, each of which will be found not inferior to the Cocoas usually sold by this name.

PEARL COCOA.

Great care is taken to produce this popular Cocoa in the best form, and the constantly increasing sales show our efforts to have been successful.

ROCK CHOCOLATE.

A preparation of finest Nibs and best Loaf Sugar; specially recommended.

The following also are made, each in various qualities:—

Rock Cocoa, Flake, Cocoa Nibs, &c.

CHOCOLATE CONFECTIONERY.

We are now turning out large quantities of this article in various forms of ½d., 1d., and 2d. Cakes, Drops, also Creams and Cream Cakes, and many other varieties of Chocolate Confectionery.

Societies who have not yet tried these are strongly recommended to do so, for, whilst being very wholesome and nutritious both for children and adults, the sale will be found to be a profitable source of revenue, which Societies may as well secure for themselves as leave to the neighbouring confectioner. In our price list are quoted over twenty different sorts of Eating Chocolates to select from.

Drapery Department.

CENTRAL SALEROOM AND WAREHOUSE:

DANTZIC STREET, MANCHESTER.

NEWCASTLE BRANCH SALEROOM AND WAREHOUSE:

WATERLOO STREET, NEWCASTLE-ON-TYNE.

LONDON BRANCH SALEROOM AND WAREHOUSE:

LEMAN STREET, LONDON, E.

◆

THE especial attention of Societies is called to the above Department, as we feel sure, if they will only give us a fair comparison, they will find we can do as well for them as any other house in the trade. The Stock consists of—

HOSIERY

OF EVERY KIND AND MAKE.

Wools, Worsted and Yarns (by the best spinners), Linen and Paper Fronts and Collars, Cuffs; Kid, Wool, Lisle, and Silk Gloves; Wool, Union, and Oxford Shirts; Duck Jackets; Men's and Boys' Hats and Caps.

HABERDASHERY AND SMALLWARES

OF EVERY DESCRIPTION AND MAKE.

Silk and Velvet Buttons, Trimmings, Ribbon Velvets, &c.

MILLINERY DEPARTMENT.

We beg to call especial attention to this Department, and would ask your hearty support. The Stock is well assorted, and consists of Felt and Straw Hats, Plain and Fancy Straw Bonnets, in all the newest shapes; Ribbons in

Silk, Satin, and Velvet, all shades; Feathers in Ostrich, Fancy Wings, Birds, Ospreys, &c.; French and English Flowers, rich new shades, mounted and unmounted; Silk and Cotton Laces, Spot Nets, Embroidered Crapes, and Leises; Ornaments, newest designs in Jet, Steel, &c.; Silks, Velvets, and Plushes; Steel, Jet, and Gold Millinery Trimmings, newest styles; Trimmed Millinery, Black and Coloured; Children's Millinery, in Hoods, Hats, and Bonnets.

MANTLES.

We keep a well-assorted Stock, from the best English, French, and German manufacturers.

FANCY GOODS.

Ladies' and Gents' Scarfs, Ribbons, Laces, Stays, Corsets; Umbrellas in Silk, Alpaca, Gloria, Dagmar, and Satin.

DRESS DEPARTMENT.

Black and Coloured Merinos, French Twills, Sateens, Scotch and German Plaids, Black and Coloured Silks and Velvets.

Scotch and Yorkshire Shawls, Wool Handkerchiefs, Felt and other Skirts, &c.

Lace, Leno, and Harness Curtains and Blinds, Wool, Damask, &c.

MANCHESTER DEPARTMENT.

This Department comprises every kind of Scotch, Irish, and Barnsley Linens; Bleached Calicoes, Sheets, and Sheetings; Oxford, Harvard, and other Cotton Shirtings; Silesias, and every class of Dyed and Printed Linings; Prints, Cretonnes, Damasks, Window Hollands, Table Covers, Toilet Quilts, Toilet Covers, Table Baizes, Leathers, &c., &c.

The Stocks are bought from the best manufacturers only, and the finish in all cases is carefully attended to. All Goods are sold under their correct quality and numbers, and the widths and lengths guaranteed. These facts should always be considered when comparing the "Wholesale's" prices with those of other firms.

GREY DEPARTMENT.

Wigans, Mexicans, and Twills in various widths and qualities; Yorkshire, Lancashire, and Saxony Flannels; Bath, Bury, and Twill Blankets; Bleached and Grey Sheets; Alhambras of every kind and in all sizes; Union and Wool Shirtings, Linseys, Kerseys, Lambskins, Down Quilts, &c.

Woollen Department,

DANTZIC STREET, MANCHESTER.

WOOLLENS.

In this Department there is always a fine selection of the newest styles in

WOOLLEN AND WORSTED COATINGS, TROUSERINGS, AND SUITINGS

of the best quality and value, all of which are made at our own mills.

READY-MADES

IN MEN'S, YOUTHS', AND BOYS' GARMENTS,

of every description and price.

TRIMMINGS.

BLACK AND COLOURED SILESIAS, STRIPED SILESIAS AND SATEENS,

in all colours and designs.

BUCKRAMS, CANVASES, JEANS, POCKETINGS,

BLACK AND COLOURED ITALIANS AND SERGES

at all prices.

For choice quality and value this department cannot be beaten by any house in the trade, and merits the support of every society.

Furnishing Department,

HOLGATE STREET, MANCHESTER.

ILLUSTRATED CATALOGUE AND PRICE LIST

SENT FREE OF CHARGE TO ANY SOCIETY ON APPLICATION.

THE STOCK IN THIS DEPARTMENT

Consists of Sideboards, Suites, Bassinettes, Tables, Chairs, Stools, Wardrobes, Bookcases, Chiffonniers, Chests of Drawers, Toilet and Pier Glasses, Sofas, Couches, Bedsteads (in wood or iron), Hat Stands, &c.

HARDWARE DEPARTMENT.

Buckets, Saucepans, Kettles, Coal Scuttles, Fenders, Fire Irons, Shovels, Umbrella Stands, Stair Rods, Tin Washups, Breakfast Cans, Milk Cans, Lading Cans, Bread Tins, Dripping Tins, Bellows, Washing and Wringing Machines, Brushes, Cutlery, &c., &c.

CARPET DEPARTMENT.

Kidderminster, Brussels, Tapestry, and Hemp Carpets, Tapestry, Brussels, Wool, Hemp, and Berlin Stair, Cocoa Mats, Cocoa Matting, Twine Matting, Axminster, List, Beam, and Skin Rugs and Mats, Oil Cloth, Painted Back Cloths, Hessian Back Cloths, Linoleums, &c., &c.

FANCY DEPARTMENT.

Hair, Clothes, Tooth, and Nail Brushes, Combs, Satchels, School Bags, Travelling Bags, Albums, Watches, Alberts, Guards, Spectacles, &c., &c.

MACHINERY, SHOP FITTINGS, &c.

We supply Messrs. Crossley Brothers' "Otto" Gas Engines, and all other kinds of Machinery and Shop Fittings required by societies, and are also in a good position for supplying Safes, &c.

Crockery Department,

LONGTON.

OUR Depôt in the Potteries is stocked with a choice selection of goods of the best manufacture suitable for the requirements of societies. At the same time we beg to call your attention to the following advantages we possess over manufacturers :—

FIRST :

We can supply crates of mixed goods of all kinds—

EARTHENWARE, CHINA, JET, ROCKINGHAM, GLASS, YELLOW and BROWN WARE; also FANCY VASES, &c.

SECONDLY :

With the exception of Tea, Toilet, and Dinner Patterns not stocked, we can supply all general articles and goods from our list promptly, which manufacturers cannot continuously do, as they are certain to run out of stock of some kind very often.

THIRDLY :

We can supply very small quantities of each article—which, with the abovementioned promptitude, will enable you to keep a very small stock, and place it within the power of the smallest store to keep crockery to advantage.

FOURTHLY :

By combining our resources of capital with the services of a buyer on the spot we are able to purchase goods from the *best makers*, and supply them on as good terms as can be got by dealing direct with the manufacturers, and in greater variety.

FIFTHLY :

In dealing direct there is generally a heavy charge for crates, which will be avoided, as we find crates and credit on return as per page 6 in list.

We have added Sanitary Goods, such as Closets, Lavatory Basins, &c., &c., and can strongly recommend these for price and quality.

We trust that these considerations will induce every society to add crockery to their other business ; and as we keep a number of crates on hand ready packed, consisting of China, Earthenware, Rockingham, and Jet Teapots, &c., suitable for beginning in this branch of trade, we shall be pleased to forward one immediately to any society which will intimate their willingness to give it a trial. For assortment of crates, &c., see our Price List, free to any society on application.

N.B.—All orders to be sent direct to Longton.

Crumpsall Works.

MANUFACTURERS

OF

Biscuits, Sweets, Jam and Marmalade,

Dry Soap Powder, &c.

Warehouses:

BALLOON STREET, MANCHESTER;
WATERLOO STREET, NEWCASTLE-ON-TYNE;
LEMAN STREET, LONDON, E.;
AND
CHRISTMAS STREET, BRISTOL;
WHERE ALL ORDERS MUST BE SENT.

To supply some of the requirements of the Retail Stores, this Society established these Works in 1872. By the rules of the Society the custom of the private trader is refused, and none but registered Co-operative Societies are supplied. The Retail Stores, members of the Wholesale Society, are the proprietors of these Works, and, as such, the exclusion of private trade is a regulation made by them. We have, therefore, a just claim upon the Stores that they should support their own Works, whilst we acknowledge that they have a claim upon us to supply a pure and serviceable article, as good and as cheap, of its kind and quality, as can be had elsewhere.

THE BISCUITS ARE MADE OF THE PUREST MATERIALS,

Nearly all the flour used being of co-operative manufacture. The machinery employed is of the latest style and most perfect character. We have recently made considerable additions in this department—our productive capacity being now thrice as great as it was before. The Biscuits produced are such that we confidently invite comparison, and urgently solicit all Co-operative Societies to give them a trial.

IN THE MAKING OF SWEETS

We boil the best of sugar (all cane); employ the best skill; use only vegetable colouring matter, all of which is perfectly harmless; and we can confidently challenge analysis. Our Sweets need only be tried to be approved.

LOZENGES.

Our machinery is of the newest and most approved construction for the making of Lozenges in all the varieties mostly in request. The difference in value between one Lozenge and another depends almost entirely on the quantity, strength, purity, and delicacy of the flavouring used. In these particulars we aim to excel, and we invite comparison. We trust our friends will give this department a trial, and have no doubt the article produced will bear comparison with the productions of the best makers.

JAMS, JELLIES, AND MARMALADE

Are made of the best fruit procurable, and Cane Sugar is used exclusively.

CITRATE OF MAGNESIA, AND SHERBET, OR LEMON KALI,

Are sometimes pressed by makers upon the attention of the Stores as "a special cheap quality." They can, however, be made "cheap" only by keeping out the Acids, which are expensive, and putting in more sugar. This sort of cheapness makes the article more agreeable to some tastes, but certainly much less useful and less costly. We aim at making the C.W.S. Citrate and Sherbet the best value.

"WHEATSHEAF" BAKING POWDER,

In 1oz. and 2oz. Packets,

Has been tested in practical use with that of the best makers, and with favourable results.

C.W.S. "WHEATSHEAF" BLACK LEAD,

In 1oz. Oblong Blocks, and 1oz. and 2oz. Round Blocks.

We Block the very best of Lead, and our produce cannot be excelled in the brilliancy and polish it imparts. Our Loose Black Lead, in 1oz. and 2oz. packets, we can confidently recommend.

DRY SOAP.

In the manufacture of Dry Soap it is usual to introduce cheap ingredients which have no cleansing properties, and only serve to increase the bulk and the weight, thus catching the unwary by giving them for their money a large packet of small value. We can assure our friends that we use no ingredients which have not valuable detergent or cleansing properties, and our Dry Soap will bear comparison with that of the best makers. This article has recently been subjected to the test of analysis by the Manchester City Analyst, and his figures show that for detergent value or cleansing power the C.W.S. Dry Soap Powder stands in front when compared with the analysis of three other samples from makers of highest repute and longest standing.

SOFT SOAP.

The remarks above on Dry Soap are equally applicable in every way to Soft Soap.

Wheat Sheaf Works,

WIGSTON ROAD, LEICESTER.

Warehouses:

BALLOON STREET, MANCHESTER;
WATERLOO STREET, NEWCASTLE-ON-TYNE;
LEMAN STREET, LONDON, E.; AND CHRISTMAS STREET, BRISTOL.

Salerooms:

LEEDS, HUDDERSFIELD, NOTTINGHAM, BLACKBURN,
NORTHAMPTON, AND CARDIFF.

* * *

ORDERS for regular stock should be sent to the *Central Office, 1, Balloon Street, Manchester;* or to the Branch Warehouses, **Waterloo Street, Newcastle,** and Leman Street, London; *and, to avoid delay, orders for* BESPOKE OR MEASURED WORK *must be sent to* **Wheat Sheaf Works, Leicester,** *direct.*

WE MANUFACTURE ALL KINDS OF MEN'S AND BOYS' CALF AND KIP BALMORALS, POLICE BOOTS,
WATERTIGHTS, EXTRA STRONG COWHIDE SHOOTING BOOTS,
OPEN TAB BALMORALS, FRENCH CALF AND CRUPP BALMORALS, AND
BUTTON AND ELASTIC SIDE BOOTS,
CALF PATENT DRESS BOOTS,
PATENT OXFORD AND DERBY SHOES,
RUSSET AND COLOURED BOOTS FOR
CRICKET, FOOTBALL, AND SEASIDE,
In Riveted, Wood Pegged, Hand Sewn, Combination,
Machine Sewn, Standard Screwed,
Fair Stitched, &c., &c.

LADIES' AND MISSES' BUTTON BOOTS, LACE BOOTS,
ELASTIC SIDE BOOTS,
MOCK BUTTON BOOTS,
CALF KID, DONGOLA, DULL AND BRIGHT,
GLOVE, GLACE, AND MOCK KID IN EVERY STYLE.
COLOURED SHOES FOR TENNIS, ETC., ETC.

LADIES' AND MISSES' CALF KID,
GLOVE KID,
GLACE KID,
SEAL LEVANT,
KIP LEVANT,
LEVANT MOROCCO,
ENGLISH AND FRENCH CALF,
MOCK GLOVE, FRENCH SHEEP, GERMAN CRUPP,
AND OTHER MATERIALS.

CHILDREN'S
BOOTS AND SHOES
IN ALL STYLES.

LADIES' CASHMERE, BUTTON,
AND
SPRING-SIDE HOUSE BOOTS,
From 2s. 9d. per Pair.

WE are also making the following
Specialities in Gentlemen's Boots :—

CO-OPERATOR.
FEDERATIVE.
TIMELY.
JUBILEE.
SERVICEABLE.
PROGRESS, &C.

In our Illustrated List we give the numbers of those usually kept in stock at Manchester, as well as at the branch warehouses in Newcastle and London. Societies requiring any kind of goods not mentioned in our *List*, we shall be glad to make for them upon receiving instructions.

Although there is a growing demand for Low-priced Goods, which we endeavour to meet, we have in no case departed from the principle which has been adhered to since the commencement of these Works—of always using material of known excellence, and *discarding the use of all substitutes for honest leather.* The continued and growing demand for our productions warrants us in stating that for quality and price they are equal, if not superior, to anything supplied by the general trade. In addition to the wholesale trade, we are now making about three hundred pairs of Bespoke and Measured Work weekly, and every effort is made to supply these orders promptly; but many delays, misfits, and mistakes would be avoided if societies would only follow our instructions for measurement. **A draft of the foot should in all cases be taken,** and sent with the correct measurement. Societies should use our Order Books specially arranged for this department, which are only 10d. each, and can be obtained at either the Central or Branch Warehouses. **Cut Soles** for Repairing purposes supplied in any quantity or quality. Price List and Samples sent on application.

Heckmondwike Boot & Shoe Works.

Salerooms and Warehouses:

BALLOON STREET, MANCHESTER;
WATERLOO STREET, NEWCASTLE-ON-TYNE;
LEMAN STREET, LONDON, E.

Orders must be addressed either to Central Office, or to the Branch Establishments at Newcastle or London.

THESE Works having been considerably enlarged, we are now in a position to double our production, and we appeal to societies to give us their support.

The Goods we make are **Men's and Youths' Strong Nailed**, suitable for miners, quarrymen, farm labourers, masons, joiners, railway servants, &c. We also make in **Men's and Boys'** a quantity of **Medium Strength** with **Smooth Bottoms,** with nails driven up, suitable for a working boot in lighter occupations.

We also make **Women's Strong Laced Mill Boots**. In the manufacture of our goods we pay special attention to the selection of material used for the inner sole, which is the foundation of a strong boot, and on which depends entirely the wear, and when re-soled and heeled gives the repairer a good foundation to work upon. This very important feature applies to the whole of the goods we make, from the lowest priced ones upwards.

We desire it to be fully understood that none of our manufactures contain paper or composition leather board, but solid leather; and therefore, if in some instances our prices are found to be somewhat higher than goods of similar appearance, you may rely upon it the difference of the price is in the quality.

◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆

CURRYING DEPARTMENT.

The above Department is now in full working order, and we are able to supply societies with any of the following Goods:—

LEVANT HIDES.
,, KIPS.
,, KIP SHOULDERS.
,, HORSE SHOULDERS.
,, ,, BELLIES.

MEMEL HIDES.
,, HIDE BUTTS.
,, KIPS.
SATIN HIDES.
,, HIDE SHOULDERS.

SATIN KIPS.
,, KIP SHOULDERS.
WAXED HIDE BUTTS.
,, KIP BUTTS.
,, E. J. CALF.

Durham Soap Works,

GILESGATE.

Salerooms and Warehouses:

BALLOON STREET, MANCHESTER;
WATERLOO STREET, NEWCASTLE-ON-TYNE;
LEMAN STREET, LONDON, E.;
CHRISTMAS STREET, BRISTOL;
LEEDS, HUDDERSFIELD, NOTTINGHAM, BLACKBURN, AND NORTHAMPTON, AND CARDIFF.

* * *

THESE Works were established October, 1874, to enable the Society to supply its members with a pure article. We can, without fear of contradiction, say that the Soap supplied from these Works is equal to any supplied by the best manufacturers, combining all the qualities of a substantial cleaning agency, and being manufactured from the very best raw material.

We supply the following qualities:

WHEATSHEAF PALE
GOLDEN PALE
FIRST ,,
SECOND ,,
XX ,,
GOLDEN WINDSOR
PALE ,,
WHITE WINDSOR
COLD WATER
BEST EXTRA PALE
X ,,
FINE ,,
BEST MOTTLED
SECOND ,,

HONEY SOAP, 1lb., ½lb., and ¼lb. Tablets.
ALMOND ,, ,, ,, ,, ,,

SPECIALITIES:—

CARBOLIC SOAP.
CONGRESS SOAP (in Tablets).
WHEATSHEAF TABLETS.
PARAFFIN SOAP.
"C. W. S. CLEANSER."
LILY SOAP.

ALL CARRIAGE PAID.

For prices, see Society's Weekly Price List. Samples will be sent on application.

* * *

We are convinced that a much larger trade might be done if societies would only give this Soap a fair trial. The Co-operative Societies in the Newcastle district, who obtain their supplies chiefly from this source, find the Soap gives entire satisfaction to their members. We therefore ask societies to support their own production, instead of obtaining their supply from other makers, who have travellers ever on the road waiting upon store managers seeking to influence them to buy their Soap, and not that of their own manufacture.

CO-OPERATORS, SUPPORT CO-OPERATIVE PRODUCTION.

Livingstone Mills,

BATLEY, YORKSHIRE.

WOOLLEN MANUFACTURERS.

* * *

Salerooms and Warehouses:

1, BALLOON STREET, MANCHESTER;
WATERLOO STREET, NEWCASTLE-ON-TYNE;
AND LEMAN STREET, LONDON, E.

* * *

Orders should be sent either direct to the Central Office, 1, Balloon Street, Manchester, or to the Branches, Waterloo Street, Newcastle, and Leman Street, London.

WOOLLENS AND WORSTEDS.

THE Productions of our Batley Mill are not to be surpassed in either Quality, Style, or Price.

We are now manufacturing some of the choicest patterns in

FANCY WORSTED TROUSERINGS AND TWEEDS.

Our INDIGO BLUE SERGES AND WOADED BLACK WORSTED COATINGS are so well known throughout the Stores as to need no further description.

We have lately added to our Weaving Plant some of the newest and most efficient Fast Looms and Beaming Machinery, so that we are now in a position to meet satisfactorily the increasing demands of our customers.

PATTERN CARDS WILL BE SENT ON APPLICATION.

CO-OPERATORS! Ask at your STORES for BATLEY CLOTHS.

See that you get them, and don't be persuaded to take any other.

Productive Societies

FOR WHICH THE

CO-OPERATIVE WHOLESALE SOCIETY ARE AGENTS.

The Agricultural and Horticultural Association Limited.

Reliable Farm and Garden Seeds; special Manures for Fruit, Vegetable, and Garden Crops.

The Airedale Manufacturing Society Limited.

Manufacturers of Black Alpaca Lustres, Black Brilliantines, Black and Coloured French Twills, Mohair Glacés, Black and Coloured Persian, Russel and Cable Cords, Wool Serges, Black Orleans, Black and Coloured Italians, Black and Coloured Figures, Mottles, Mixtures, Stripes, &c., &c.

The Coventry Co-operative Watch Manufacturing Society Limited.

The Watches supplied by this Society we can well recommend as being of uniform good quality, and it engages to keep them in good going order for twelve months from date of purchase. We trust that individuals, through their societies, will give us their orders, so that we may do a larger trade in this department. Watches, from £2. 10s. to £25 each.

The Dudley Nail Manufacturing Society Limited.

The Dudley Productive Co-operative Society Limited.

Manufacturers of all kinds of Galvanised Goods, Buckets, Nails, &c.

The Eccles Industrial Manufacturing Society Limited.

Manufacturers of Toilet, Alhambra, and Damask Quilts, by hand and power; also Twill Sheetings, all of the best quality, and in tastily-arranged patterns.

Having repeatedly compared the Quilts produced by the Eccles Manufacturing Society with the Quilts made by other firms, we are thoroughly satisfied that those made by them are equal, and, when cost is considered, superior, to those sold by other makers. All Toilet and Honeycomb Quilts sold by the Co-operative Wholesale Society are made by the Eccles Manufacturing Society, and all members, when purchasing, should ask for the Eccles Quilts, and insist upon having them.

The Hebden Bridge Fustian Manufacturing Society Limited.

Manufacturers of Cords, Moles, Velveteens, Imperials, Diagonals, Satteens, Twills, &c., in every variety and colour; Fustian Clothing, ready-made and to order. Samples and prices on application.

The Heckmondwike Manufacturing Society Limited.

Manufacturers of Carpets, Horse Cloths, Blankets, &c.

The Lancashire and Yorkshire Co-operative Productive Society Limited.

Manufacturers of Flannels, plain and coloured, of guaranteed purity and excellence of manufacture, combined with reasonable prices. Societies ordering sufficiently large may, if desired, have the goods finished to suit their special markets.

The Leek Silk Twist Manufacturing Company Limited.

The Leicester Elastic Web Manufacturing Society Limited.

The Leicester 2nd Hosiery Manufacturing Society Limited.

We are now their sole agents, and keep a stock of all classes of goods made by them.

The Midland Nail Makers' Association Limited.

The Paisley Manufacturing Society Limited.

Manufacturers of Saxony Wool Shawls and Plaids, in plain and fancy checks, Saxony Wool Handkerchiefs and Scarfs, Dress Tartans, and Twilled and Plain Wool Shirtings. A large variety of patterns to select from.

The Rochdale Pioneers' Society Limited.

Manufacturers of Tobacco, Snuffs, &c.

The Sheepshed Hosiery Manufacturing Society Limited.

The Sheffield Co-operative Cutlery Manufacturing Society Limited.

Regular Steam Service

BETWEEN

GARSTON (LIVERPOOL) & ROUEN.

OFFICES:

CENTRAL: BALLOON STREET, MANCHESTER.
LIVERPOOL: 7, VICTORIA STREET.
GARSTON: NEW DOCK. ROUEN: 2, RUE JEANNE D'ARC.

"UNITY"

OR OTHER STEAMER DESPATCHED FORTNIGHTLY.

EXTRA STEAMERS TO SUIT THE REQUIREMENTS OF THE TRADE.

Goods carried at through rates, with quick despatch, between Liverpool, Manchester, Birmingham, and North of England Towns, and Paris, Lyons, Beauvais, Lille, and North and East of France.

For Rates of Freight and other information, apply to the Society's offices, as above.

On the outward voyages from Garston, in addition to sundry goods, the shipments consist largely of caustic soda, bleaching powder, and other chemicals from Widnes and St. Helens districts—machinery from Manchester and Bolton and neighbouring towns—American and East Indian cotton which has arrived at Liverpool and been ordered for shipment to Rouen, the principal seat of cotton industry in France. There are also considerable shipments of copper. On arrival of the goods at Garston they are taken directly alongside our steamers, in the railway wagons, and then by means of powerful hydraulic cranes they are transferred from the wagons to the hold of the steamers. By this means shippers may rely on the shipments being effected with prompt despatch, and we avoid the risk of damage which sometimes occurs when cartage is employed.

At Rouen the steamers are berthed in close proximity to the railway line, so that goods can be landed from the steamers direct on to the railway wagons. Or when consignees order goods to be forwarded from Rouen by water, the river barges are loaded alongside the steamer, and these are towed by powerful steam tugs up the Seine to Paris. Providing no exceptional delay occurs, the transit up the river occupies little over two days.

On the return journey from Rouen the steamer's cargo principally consists of loaf sugar coming from Paris, also sugar in bags, chemicals, dye stuffs, flour, field seeds, metals, and besides there are sundry goods in cases, such as glassware, toys, haberdashery, and *articles de Paris*.

In fine weather the sea voyage between Garston and Rouen occupies about three days. No effort is spared to ensure the steamer being despatched punctually from each port on the appointed dates, and as by this means a regular service is maintained, we are favoured with a large traffic from general shippers.

Goole and Calais Line of Steamers.

CENTRAL OFFICES: 1, BALLOON STREET, MANCHESTER.
GOOLE OFFICES: CO-OPERATIVE WHOLESALE SOCIETY, GOOLE.
CALAIS OFFICES: CO-OPERATIVE WHOLESALE SOCIETY,
RUE DE MADRID, CALAIS.

Weekly Service between Goole & Calais.

THE new powerful and fast steamships **"PIONEER," "PROGRESS,"** or other steamer, will (weather and other casualties permitting) sail regularly between Goole and Calais, leaving Goole every **Wednesday** and Calais every **Saturday**. This line is in direct communication at Goole with the L. & Y. and N. E. Railway Companies, whose wagons can be loaded direct from the steamers, thereby ensuring despatch with the least risk of damage to the goods carried by the line.

The Aire and Calder Navigation Company run their canal boats alongside the Company's steamers, so that all who prefer their goods carried by canal can have them loaded direct into the Aire and Calder Company's boats and *vice versâ*.

At Calais the steamers are berthed near the Custom House and opposite the goods warehouse of the North of France Railway Company, where the goods can be stored waiting the arrival of the steamers.

The North of France Railway Company have a line of rails laid to the place where the steamers are berthed, so that goods entrusted to this line can be safely and quickly despatched to their destination. The Goole and Calais route is the best and cheapest between the great manufacturing centres of the North of England and those of the North of Fance; and shippers in those districts will find it to their advantage to give this line a trial.

GOODS ARE CARRIED AT THROUGH RATES
FROM ANY PART OF THE UNITED KINGDOM TO THE PRINCIPAL CITIES
OF FRANCE AND THE CONTINENT.

For Rates of Freight and other information apply to the CO-OPERATIVE WHOLESALE SOCIETY, *1, Balloon Street, Manchester;* CO-OPERATIVE WHOLESALE SOCIETY, *Goole; or* CO-OPERATIVE WHOLESALE SOCIETY, *Rue de Madrid, Calais.*

Goole & Hamburg Line of Steamers.

CENTRAL OFFICES: 1, BALLOON STREET, MANCHESTER.
GOOLE OFFICES: CO-OPERATIVE WHOLESALE SOCIETY, GOOLE.
HAMBURG OFFICES: MR. W. ZODER, AGENT,
3, STEINHOFT, HAMBURG.

Regular Service between GOOLE & HAMBURG.

THE POWERFUL AND FAST STEAMSHIPS

"LIBERTY," "EQUITY," and "FEDERATION,"

OR OTHER STEAMERS,

WILL (WEATHER AND OTHER CASUALTIES PERMITTING) SAIL REGULARLY BETWEEN GOOLE AND HAMBURG,

LEAVING EACH PORT TWICE A WEEK.

Extra Steamers to suit the requirements of the Trade.

This line is in direct communication at Goole with the L. and Y. and N. E. Railway Companies, whose wagons can be loaded direct from the steamer, without the risk or expense of cartage. This is of great importance to shippers, as it ensures a quick delivery of their goods in a clean and undamaged condition.

The Aire and Calder Navigation Company run their canal boats alongside the Company's steamers, so that all who prefer their goods carried by canal can have them loaded direct into the Aire and Calder Company's boats, and *vice versâ.*

At Hamburg the steamers are berthed alongside the warehouses of the Railway Company, where the goods can be stored waiting the arrival of the steamers.

GOODS ARE CARRIED AT THROUGH RATES

FROM ANY PART OF THE UNITED KINGDOM TO THE PRINCIPAL CITIES OF GERMANY AND THE CONTINENT.

For Rates of Freight and other information apply to the CO-OPERATIVE WHOLESALE SOCIETY, *1, Balloon Street, Manchester;* CO-OPERATIVE WHOLESALE SOCIETY, *Goole; or* MR. W. ZODER, *Agent, 3, Steinhoft, Hamburg.*

PRINCIPAL EVENTS IN CONNECTION WITH THE CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT.

YEAR.	DAY.	EVENTS.
1863	Aug. 11 ..	Co-operative Wholesale Society enrolled.
1864	Mar. 14 ..	Co-operative Wholesale Society commenced business.
1866	April 24 ..	Tipperary Branch opened.
1868	June 1 ..	Kilmallock Branch opened.
1869	Mar. 1 ..	Balloon Street Warehouse opened.
,,	July 12 ..	Limerick Branch opened.
1871	Nov. 26 ..	Newcastle-on-Tyne Branch opened.
1872	July 1 ..	Manchester Boot and Shoe Department commenced.
,,	Oct. 14 ..	Bank Department commenced.
1873	Jan. 13 ..	Crumpsall Works purchased.
,,	April 14 ..	Armagh Branch opened.
,,	June 2 ..	Manchester Drapery Department established.
,,	July 14 ..	Waterford Branch opened.
,,	Aug. 4 ..	Cheshire Branch opened.
,,	,, 4 ..	Leicester Works purchased.
,,	,, 16 ..	Insurance Fund established.
,,	Sept. 15 ..	Leicester Works commenced.
1874	Feb. 2 ..	Tralee Branch opened.
,,	Mar. 9 ..	London Branch established.
,,	Oct. 5 ..	Durham Soap Works commenced.
1875	April 2 ..	Liverpool Purchasing Department commenced.
,,	June 15 ..	Manchester Drapery Warehouse, Dantzic Street, opened.
1876	Feb. 14 ..	Newcastle Branch Buildings, Waterloo Street, opened.
,,	,, 21 ..	New York Branch established.
,,	May 24 ..	S.S. "Plover" purchased.
,,	July 16 ..	Manchester Furnishing Department commenced.
,,	Aug. 5 ..	Leicester Works first Extensions opened.
1877	Jan. 15 ..	Cork Branch established.
,,	Oct. 25 ..	Land in Liverpool purchased.
1879	Feb. 21 ..	S.S. "Pioneer," Launch of.
,,	Mar. 24 ..	Rouen Branch opened.
,,	,, 29 ..	S.S. "Pioneer," Trial trip.
,,	June 30 ..	Goole Forwarding Department opened.
1880	Jan. 30 ..	S.S. "Plover" sold.

PRINCIPAL EVENTS IN CONNECTION WITH THE CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT.—CONTINUED.

YEAR.	DAY.	EVENTS.
1880	Aug. 14 ..	Heckmondwike Boot and Shoe Works commenced.
,,	Sept. 27 ..	London Drapery Department commenced in new premises, [Hooper Square.
1881	June 6 ..	Copenhagen Branch opened.
,,	July 27 ..	S.S. "Cambrian" purchased.
1882	Oct. 31 ..	Leeds Saleroom opened.
,,	Nov. 1 ..	London Tea and Coffee Department commenced.
1883	July 21 ..	S.S. "Marianne Briggs" purchased.
1884	April 7 ..	Hamburg Branch commenced.
,,	May 31 ..	Leicester Works second Extensions opened.
,,	June 25 ..	Newcastle Branch—New Drapery Warehouse opened.
,,	Sept. 13 ..	Commemoration of the Society's Twenty-first Anniversary at Newcastle-on-Tyne and London.
,,	,, 20 ..	Commemoration of the Society's Twenty-first Anniversary [at Manchester.
,,	,, 29 ..	Bristol Depôt commenced.
,,	Oct. 6 ..	S.S. "Progress," Launch of.
1885	Dec. 30 ..	Fire—Tea Department, London.
1886	April 22 ..	Nottingham Saleroom opened.
,,	Aug. 25 ..	Longton Crockery Depôt opened.
,,	Oct. 12 ..	S.S. "Federation," Launch of.
1887	Mar. 14 ..	Batley Mill commenced.
,,	June 1 ..	S.S. "Progress" damaged by fire at Hamburg.
,,	July 21 ..	Manchester—New Furnishing Warehouse opened.
,,	Nov. 2 ..	London Branch—New Warehouse opened.
,,	,, 2 ..	Manufacture of Cocoa and Chocolate commenced.
1888	July 7 ..	S.S. "Equity," Launch of.
,,	Aug. 29 ..	Heckmondwike—Currying Department commenced.
,,	Sept. 8 ..	S.S. "Equity," Trial trip.
,,	,, 27 ..	S.S. "Cambrian" sold.
,,	Oct. 14 ..	Fire—Newcastle Branch.
1889	Feb. 18 ..	Enderby Extension opened.
,,	Nov. 11 ..	Longton Depôt—New Premises opened.
1890	Mar. 10 ..	S.S. "Liberty," Trial trip.
,,	Oct. 22 ..	Northampton Saleroom opened.
1891	April 18 ..	Dunston Corn Mill opened.
,,	Oct. 22 ..	Cardiff Saleroom opened.
,,	Nov. 4 ..	Leicester New Works opened.

MEETINGS AND OTHER COMING EVENTS IN CONNECTION WITH THE SOCIETY IN 1892.

Jan. 30—Saturday....Nomination Lists: Last day for receiving.

Mar. 1—Tuesday....Voting Lists: Last day for receiving.

Mar. 5—Saturday....Newcastle and London Branch and Divisional Quarterly Meetings.

Mar. 12—Saturday....General Quarterly Meeting—Manchester.

Mar. 26—Saturday....Quarter Day.

April 30—Saturday....Nomination Lists: Last day for receiving.

May 31—Tuesday....Voting Lists: Last day for receiving.

June 4—Saturday....Newcastle and London Branch and Divisional Quarterly Meetings.

June 11—Saturday....General Quarterly Meeting—Manchester.

June 25—Saturday....Quarter Day.

July 30—Saturday....Nomination Lists: Last day for receiving.

Aug. 30—Tuesday....Voting Lists: Last day for receiving.

Sept. 3—Saturday....Newcastle and London Branch and Divisional Quarterly Meetings.

Sept. 10—Saturday....General Quarterly Meeting—Manchester.

Sept. 24—Saturday....Quarter Day.

Oct. 29—Saturday....Nomination Lists: Last day for receiving.

Nov. 29—Tuesday....Voting Lists: Last day for receiving.

Dec. 3—Saturday....Newcastle and London Branch and Divisional Quarterly Meetings.

Dec. 10—Saturday....General Quarterly Meeting—Manchester.

Dec. 24—Saturday....Quarter Day.

PROGRESS FROM COMMENCEMENT IN

YEAR ENDING	£5 Shares taken up.	No. of Members belonging to our Shareholders.	CAPITAL.						Net Sales.
			Shares.	Loans and Deposits.	Trade and Bank Reserve Fund.	Insurance Fund.	Reserved Expenses.	Total.	
			£	£	£	£	£	£	£
Oct. 1864 (30 weeks)	....	18,337	2,455	Inclu-	....	....	..	2,455	51,857
„ 1865	....	24,005	7,182	ded in	....	....	..	7,182	120,754
„ 1866	....	31,030	10,968	Shares.	82	....	..	11,050	175,489
Jan. 1868 (65 weeks)	....	59,349	11,276	14,355	682	....	..	26,313	331,744
„ 1869	....	74,737	14,888	16,059	1,115	....	..	32,062	412,240
„ 1870	....	79,245	16,556	22,822	1,280	....	..	40,658	507,217
„ 1871 (53 weeks)	....	89,880	19,015	22,323	2,826	....	..	44,164	677,734
„ 1872	5,835	114,588	24,410	25,768	1,910	....	..	52,088	758,764
„ 1873	6,949	134,276	31,352	112,589	2,916	....	..	146,857	1,153,132
„ 1874	13,899	168,985	48,126	147,949	1,613	2,356	..	200,044	1,636,950
„ 1875	17,326	198,608	60,930	193,594	5,373	3,385	..	263,282	1,964,829
„ 1876	22,254	249,516	78,249	286,614	8,910	5,834	..	379,607	2,247,395
„ 1877 (53 weeks)	24,717	276,522	94,590	299,287	12,631	10,843	634	417,985	2,697,366
„ 1878	24,979	274,649	103,091	287,536	14,554	12,556	788	418,525	2,827,052
„ 1879	28,206	305,161	117,657	291,939	16,245	15,127	1,146	442,114	2,705,625
Dec. 1879 (50 weeks)	30,688	331,625	130,615	321,670	25,240	15,710	1,095	494,330	2,645,331
„ 1880	33,663	361,523	146,061	361,805	38,422	17,905	1,661	565,854	3,339,681
„ 1881	34,351	367,973	156,052	386,824	16,037	18,644	2,489	580,046	3,574,095
„ 1882	38,643	404,006	171,940	416,832	20,757	19,729	2,945	632,203	4,038,238
„ 1883	41,783	433,151	186,692	455,879	20,447	21,949	6,214	691,181	4,546,889
„ 1884 (53 weeks)	45,099	459,734	207,080	494,840	25,126	24,324	9,988	761,358	4,675,371
„ 1885	51,099	507,772	234,112	524,781	31,094	40,084	11,104	841,175	4,793,151
„ 1886	58,612	558,104	270,679	567,527	37,755	57,015	11,403	944,379	5,223,179
„ 1887	64,475	604,800	300,953	590,091	39,095	73,237	13,666	1,017,042	5,713,235
„ 1888	67,704	634,196	318 583	648,134	51,189	84,201	13,928	1,116,035	6,200,074
„ 1889 (53 weeks)........	72,399	679,336	342,218	722,321	58,358	119,541	9,197	1,251,635	7,028,944
„ 1890	92,572	721,316	434,017	824,974	48,549	155,231	11,695	1,474,466	7,429,073
	....	....	....	....	....	....	..	....	77,475,409

TRADE

Dr. RESERVE FUND ACCOUNT FROM

	£
Additions to—	
From Disposal of Profit Account, as above	98,483
Bonus to Employés: Balances between Amounts Provided and actually Paid	311
Dividend on Bad Debts, previously written off	721
Unclaimed Shares and Cash	20
Profit on Sale of Strawberry Estate, Newcastle	1,953
„ „ Land, Liverpool	713
„ „ Land and Buildings, Rosedale	11
Interest on Manchester Ship Canal Shares	1062
Dividend on Sales to Employés	125
	£103,399

MARCH, 1864, TO DECEMBER, 1890.

Comparison with corresponding period previous year.		Distributive Expenses.			Net Profit.	Average Dividend paid per £.	Additions to Trade.		Dates Departments and Branches were commenced.
Increase.	Rate.	Amnt.	Rate on Sales Per £.	Rate on Sales Per £100.			Reserve Fund.	Insurance Fund.	
£		£		s. d.	£	d.	£	£	
....	..	347	1¾	13 4½	267	1½	....	....	
....	..	906	1¾	15 0	1,858	3½	....	....	
54,735	45¼	1,615	2⅛	18 4¾	2,310	3	234	....	Tipperary.
112,688	51⅜	3,135	2¼	18 10¾	4,411	3	450	....	
124,063	43	3,338	1⅞	16 2¼	4,862	2¾	416	....	Kilmallock.
94,977	23	4,644	2⅛	18 3⅝	4,248	1¾	542	....	Limerick.
159,379	30¾	5,583	1⅞	16 5⅜	7,626	2¼	1,620	....	
86,559	12⅞	6,853	2⅛	18 0¾	7,867	2¼	1,036	....	Newcastle.
394,368	51⅞	12,811	2⅝	22 2⅝	11,116	2¼	1,243	....	Manchester Boot and Shoe, Crumpsall.
483,818	41⅞	21,147	3	25 10	14,233	2	922	....	Armagh, M'chester Drapery, Leicester, Hartford, Waterford, Clonmel.
327,879	20	28,436	3⅜	28 11¼	20,684	2	4,461	....	London, Tralee, Durham.
282,566	14⅜	31,555	3⅜	28 0⅞	26,750	2⅜	4,826	....	Liverpool.
401,095	17½	42,436	3¾	31 5½	36,979	2⅜	4,925	....	New York, Goole, Furnishing. S.S. purchased.
188,897	7⅛	43,169	3⅝	30 6⅜	29,189	2	579	....	Cork.
121,427*	4⅝*	43,093	3¾	31 10¼	34,959	2⅛	5,970	....	
22,774	⅞	41,309	3¾	31 2¾	42,764	2¾	8,060	....	Launch of Steamship "Pioneer." Rouen. Goole forwarding depôt.
611,282	22⅜	47,153	3⅜	28 2¾	42,090	2⅜	10,651	....	Heckmondwike.
234,414	7	51,306	3⅜	28 8½	46,850	2⅝	7,672	....	Copenhagen. Purchase of S.S. "Cambrian."
464,143	12⅞	57,340	3⅜	28 4¾	49,658	2⅝	3,416	....	Tea and Coffee Department, London.
508,651	12½	66,057	3⅜	29 0⅝	47,885	2⅝	3,176	....	Purchase of S.S. "Marianne Briggs."
41,042	⅞	70,343	3½	30 1	54,491	2¾	6,432	....	Hamburg. Bristol Depôt. Launch of S.S. "Progress."
203,946	4⅜	74,305	3⅝	31 0	77,630	3⅜	4,434	13,259	
430,028	8⅞	81,653	3¾	31 3⅜	83,328	3⅛	7,077	15,469	Longton Depôt. Launch of S.S. "Federation."
490,056	9⅜	93,979	3⅞	32 10¾	65,141	2½	9,408	2,778	Batley, Heckmondwike Currying.
486,839	8½	105,027	4	33 10½	82,490	2⅞	8,684	6,614	London Cocoa Department. Launch of S.S "Equity." Batley Ready Mades.
709,638	11⅛	117,849	4	33 6⅜	101,984	3⅛	2,249	16,658	
532,750	7⅝	126,879	4	34 1⅞	126,979	3½	..	20,982	Launch of S.S. Liberty. Leeds Ready Mades Department.
....	..	1,182,268	3⅝	30 6⅛	1,028,649	2½	98,483	75,760	

* Decrease.

DEPARTMENT.

COMMENCEMENT OF THE SOCIETY. Cr.

	£
Deductions from—	
Celebration Dinner: Opening Warehouse, Balloon Street	56
Land and Buildings Account Depreciation, Special	1,148
Fixtures ,, ,,	852
Newcastle Formation Expenses	16
Insurance Fund	6,000
Investments Written off: Bank Department	18,259
,, ,, Trade Department	10,660
Manchester Ship Canal Shares	20,000
Donations, Subscriptions, &c.	11,276
21st Anniversary Commemoration Expenses	2,017
Total	70,284
Balance:—	
Reserve Fund, as per Capital Account, December 27, 1890	33,115
	£103,399

STATEMENT OF LAND, BUILDINGS, STEAMSHIPS, AND

		Land.						
		Area in Square Yards.	Yearly Chief.	Total Payments	Less Written Off.	Nomin'l Original Value.	Depreciation.	Nomin'l Value June, 1891.
Manchester :—			£ s. d.	£	£	£	£	£
Balloon Street, No. 1	Central Offices, Bank, Assembly-room, & Grocery Warehouse.	808	14 11 0	3400	..	3400	2561	839
Balloon Street	Extensions	633	8 13 6	10286	..	10286	1998	8288
Garden Street, Nos. 39 & 41.	Grocery Warehouse	377	7 1 9	3024	..	3024	1276	1748
Garden Street, No. 37	Grocery Warehouse	293	....	2586	..	2586	1117	1469
Garden Street, No. 35	Grocery W'house & Engineroom	733⅔	0 12 1	3862	..	3862	2215	1647
Garden Street	Purchases from Booth's and Robinson's	750	....	6000	..	6000	505	5495
Corporation-st., Clock Alley, Holgate-st., and Balloon-st	White Lion Hotel, Warehouses on Rental, and New Furnishing and Boot and Shoe Depts.	3367	Freehold.	36963	..	36963	5814	31149
Dantzic St. and Garden St.	Drapery and Woollen Cloth Warehouse	1465$\frac{11}{36}$	5 0 0	17934	..	17934	5063	12871
	Total Manchester....	8427	35 18 4	84055	..	84055	20549	63506
Newcastle-on-Tyne :—								
Thornton Street, Waterloo St., & West Blandford St.	Offices, Grocery, and Drapery W'house, Boot & Shoe & Furnishing W'house, Dining-rm.	8648	Freehold.	32911	44	32867	4330	28537
London :—								
Leman Street & Great Prescott Street	Offices, Grocery, Drapery, Boot and Shoe, Furnishing, and Tea, Coffee, and Cocoa Warehouse, Property on Rental, Stables, &c.	4072⅓	"	22683	1083	21600	3081	18519
Bristol	Warehouse and Sale Rooms	....	....	..	..	..	..	..
Crumpsall	Biscuits and Sweets, and Dry and Soft Soap Works	10535	45 0 0	..	..	..	..	..
Leicester	Boot and Shoe Works	30230	Freehold.	9127	..	9127	1239	7888
Enderby	" "	776	....	84	..	84	6	78
Heckmondwike	Boot & Shoe & Currying Works	5947	Freehold.	1442	..	1442	207	1235
Durham	Soap Works	1094⅔	"	1095	..	1095	445	650
Batley	Woollen Mill & Ready-mades	....	....	..	..	..	..	..
Dunston	Corn Mill	7036	Freehold.	3726	..	3726	373	3353
Liverpool	Office Fittings	....	....	..	..	..	..	..
Cheshire	Horse and Trap	....	....	..	..	..	..	..
Leeds	Sale Room	....	....	..	..	..	..	..
"	Ready-mades	....	....	..	..	..	..	..
Limerick (839 years' lease)	Butter Purchasing Depôt	480⅓	10 0 0	..	..	..	..	..
Waterford	" " "	....	....	..	..	..	..	..
Kilmallock	" " "	....	....	..	..	..	..	..
Tipperary (99 years' lease)	House & Butter Store on Rental.	595½	4 0 0	..	..	..	..	..
Cork	Butter Purchasing Depôt	....	....	..	..	..	..	..
Tralee (99 years' lease)	Butter and Eggs "	693⅓	5 0 0	..	..	..	..	..
Armagh	Butter and Eggs "	2785	36 7 0	..	..	..	..	..
New York (America)	Office Fittings	....	....	..	..	..	..	..
Copenhagen	" "	....	....	..	..	..	..	..
Hamburg	" "	....	....	..	..	..	..	..
Longton	Crockery Depôt and House	1708	Freehold.	470	..	470	24	446
Rouen (France)	Shipping Depôt, Shed, Office Fittings, &c.	....	....	..	..	..	..	..
Calais	" " Crane & Lines	....	....	..	..	..	..	..
Goole	" " Office, &c.	....	....	..	..	..	..	..
Longsight	Land	45347	Freehold.	9493	..	9493	1804	7689
Gorton	Dwelling-housesand Shops	9000	"	3925	..	3925	126	3799
Lower Broughton	Cabinet Works	8717	....	4413	..	4413	28	4385
Bolton	Dwelling-houses and Shops	12183½	130 3 0	..	..	..	..	..
Newhall	Dwelling-houses and Shops	7260	Freehold.	300	..	300	58	242
Taff	Dwelling-houses and Shops	1150	9 11 0	..	..	..	..	..
South Shields	Dwelling-houses and Shops	453⅓	Freehold.	165	..	165	30	135
Garston and Rouen, Goole and Calais, and Goole and Hamburg Lines....	S.S. "Pioneer"	....	....	..	..	..	..	..
	S.S. "Unity"	....	....	..	..	..	..	..
	S.S. "Progress"	....	....	..	..	..	..	..
	S.S. "Federation"	....	....	..	..	..	..	..
	S.S. "Equity"	....	....	..	..	..	..	..
	S.S. "Liberty"	....	....	..	..	..	..	..
	Totals..	167139	275 19 4	173889	1127	172762	32300	140462

FIXTURES, QUARTER ENDING JUNE 27TH, 1891.

Buildings and Steamships.					Fixtures.					Totals.				
Total Payments.	Less Written Off.	Nomin'l Origin'l Value.	Depreciation.	Nomin'l Value, June, 1891.	Total Payments.	Less Written Off.	Nomin'l Origin'l Value.	Depreciation.	Nomn'l Value, June, 1891.	Total Payments.	Less Written Off.	Nomin'l Origin'l Value.	Depreciation.	Nomin'l Value, June, 1891.
£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
10737	..	10737	10411	326	9017	210	8807	8769	38	23154	210	22944	21741	1203
23797	..	23797	1609	22188	3949	..	3949	154	3795	38032	..	38032	3761	34271
14424	..	14424	6543	7881	306	..	306	306	..	17754	..	17754	8125	9629
1183	..	1183	1077	106	1133	..	1133	1133	..	4902	..	4902	3327	1575
6131	..	6131	3247	2884	3173	..	3173	3173	..	13166	..	13166	8635	4531
200	..	200	27	173	..	..	..	..	..	6200	..	6200	532	5668
27444	..	27444	5536	21908	2888	85	2803	873	1930	67295	85	67210	12223	54987
34032	2619	31413	15307	16106	8575	18	8557	4957	3600	60541	2637	57904	25327	32577
117948	2619	115329	43757	71572	29041	313	28728	19365	9363	231044	2932	228112	83671	144441
45438	..	45438	19451	25987	11833	100	11733	9004	2729	90182	144	90038	32785	57253
85516	..	85516	25079	60437	28748	..	28748	11580	17168	136947	1083	135864	39740	96124
..	..	..	..	..	728	..	728	264	464	728	..	728	264	464
19081	..	19081	7502	11579	14076	324	13752	6906	6846	33157	324	32833	14408	18425
38768	208	38560	8002	30558	9093	1762	7331	3890	3441	56988	1970	55018	13131	41887
1058	9	1049	132	917	831	..	831	147	684	1973	9	1964	285	1679
8585	778	7807	1755	6052	4575	..	4575	1542	3033	14602	778	13824	3504	10320
3924	..	3924	2997	927	3040	..	3040	3040	..	8059	..	8059	6482	1577
1319	..	1319	242	1077	5246	..	5246	1311	3935	6565	..	6565	1553	5012
56336	7532	48804	4195	44609	41591	..	41591	2782	38809	101653	7532	94121	7350	86771
..	..	..	..	..	431	147	284	164	120	431	147	284	164	120
..	..	..	..	..	252	86	166	166	..	252	86	166	166	..
..	..	..	..	..	393	186	207	66	141	393	186	207	66	141
..	..	..	..	..	1092	..	1092	66	1026	1092	..	1092	66	1026
352	..	352	336	16	232	..	232	232	..	584	..	584	568	16
..	..	..	..	..	3	..	3	3	..	3	..	3	3	..
..	..	..	..	..	20	..	20	5	15	20	..	20	5	15
840	..	840	721	119	23	..	23	23	..	863	..	863	744	119
..	..	..	..	..	50	..	50	50	..	50	..	50	50	..
906	..	906	508	398	..	..	..	..	..	906	..	906	508	398
125	..	125	16	109	444	..	444	268	176	569	..	569	284	285
..	..	..	..	..	6	..	6	6	..	6	..	6	6	..
..	..	..	..	..	63	..	63	43	20	63	..	63	43	20
..	..	..	..	..	15	..	15	8	7	15	..	15	8	7
1857	96	1761	155	1606	319	..	319	41	278	2646	96	2550	220	2330
..	..	..	..	..	162	..	162	83	79	162	..	162	83	79
..	..	..	..	..	955	40	915	610	305	955	40	915	610	305
..	..	..	..	..	127	..	127	95	32	127	..	127	95	32
..	..	..	..	..	..	..	..	..	..	9493	..	9493	1804	7689
12561	..	12561	5648	6913	..	..	..	..	..	16486	..	16486	5774	10712
..	..	..	..	..	..	..	..	..	..	4413	..	4413	28	4385
8440	..	8440	4052	4388	..	..	..	..	..	8440	..	8440	4052	4388
494	..	494	241	253	..	..	..	..	..	794	..	794	299	495
3048	..	3048	1222	1826	..	..	..	..	..	3048	..	3048	1222	1826
1381	..	1381	502	879	..	..	..	..	..	1546	..	1546	532	1014
11458	..	11458	7371	4087	..	..	..	..	..	11458	..	11458	7371	4087
8634	..	8634	3589	5045	..	..	..	..	..	8634	..	8634	3589	5045
8994	..	8994	4784	4210	..	..	..	..	..	8994	..	8994	4784	4210
14973	..	14973	3966	11007	..	..	..	..	..	14973	..	14973	3966	11007
17799	..	17799	3113	14686	..	..	..	..	..	17799	..	17799	3113	14686
22126	..	22126	2439	19687	..	..	..	..	..	22126	..	22126	2439	19687
*407977 †83984	11242 ..	396735 83984	126513 25262	270222 58722	153389	2958	150431	61760	88671	*735255 †83984	15327	*719928 †83984	*220573 †25262	*499355 †58722

* Buildings. † Steamships.

MANCHESTER GROCERY AND PROVISION TRADE.

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Sales.	Expenses.			Profit.			Stocks.
		Amount	Rate.		Amount	Rate.		
	£	£	s.	d.	£	s.	d.	£
July, 1874	353216	3682	0	2½	1831	0	1¼	64083
Oct. ,,	471586	4342	0	2 3/16	6905	0	3½	71341
January, 1875	285353	3692	0	3⅛	3250	0	2¾	71360
April ,,	306720	3627	0	2¾	2032	0	1⅝	52803
July ,,	359076	3458	0	2¼	3996	0	2⅝	51573
October ,,	427793	3884	0	2⅛	6379	0	3½	50723
January, 1876	382947	3732	0	2 5/16	6635	0	4 3/16	56487
April ,,	355644	4091	0	2¾	5070	0	3 7/16	55040
July ,,	398787	4603	0	2⅞	3975	0	2½	50136
October ,, (14 weeks)	543067	4685	0	2	10514	0	4⅝	64695
January, 1877	410139	4313	0	2⅜	8434	0	4⅞	68205
April ,,	350666	4257	0	2⅞	2501	0	1⅝	47424
July ,,	475064	4261	0	2⅛	6848	0	3 7/16	64838
October ,,	513321	4157	0	2	10377	0	4⅞	63592
January, 1878	421966	4191	0	2⅜	6019	0	3¼	53790
April ,,	392083	4380	0	2⅝	6127	0	3¾	61765
July ,,	401932	4401	0	2⅝	5216	0	3	57128
October ,,	491527	4392	0	2⅛	8669	0	4¼	59793
January, 1879	398071	4200	0	2⅛	6490	0	3¾	55319
March ,, (10 weeks)	263534	3254	0	2⅞	2790	0	2½	71347
June ,, (14 weeks)	404338	4722	0	2¾	3659	0	2⅛	79086
September, 1879	452049	4376	0	2¼	9306	0	4⅞	61379
December, ,,	470086	4409	0	2¼	13071	0	6⅝	71446
March, 1880	418000	4644	0	2⅝	5706	0	3¼	95015
June ,,	484068	4797	0	2⅜	4327	0	2⅛	82832
September ,,	564183	4718	0	2	12086	0	5⅛	102466
December ,,	532133	4752	0	2⅛	8858	0	4	70091
March, 1881	404706	4692	0	2¾	5927	0	3½	84602
June ,,	497493	4865	0	2¼	7256	0	3½	81648
Sept. ,,	598864	5019	0	2	11227	0	4½	84093
Dec. ,,	546147	5307	0	2⅛	8050	0	3½	87277
March, 1882	468027	5884	0	3	6222	0	3⅛	107940
June ,,	559537	5839	0	2½	6187	0	2½	92310
Sept. ,,	617265	5704	0	2⅛	9339	0	3⅝	92696
Dec. ,,	653521	6239	0	2¼	8896	0	3¼	141191
March, 1883	558465	7029	0	3	7296	0	3⅛	125416
June ,,	606478	7097	0	2¾	4360	0	1⅝	130279
Sept. ,,	692614	6927	0	2⅜	7514	0	2½	97095
Dec. ,,	686852	7284	0	2½	8285	0	2⅞	109414
March, 1884	502853	7007	0	3¼	5493	0	2½	89334
June ,, (14 weeks)	641730	7616	0	2¾	5262	0	1⅞	94779
Sept. ,,	675845	6972	0	2⅜	7602	0	2⅝	104832
Dec. ,,	636860	6927	0	2½	6536	0	2⅜	107524

MANCHESTER GROCERY AND PROVISION TRADE.—*Con.*

From the time of commencing to keep a separate Account.

QUATERLY ACCOUNTS.

Date.	Sales.	Expenses.		Profit.		Stocks.
		Amount	Rate.	Amount	Rate.	
	£	£	s. d.	£	s. d.	£
March, 1885	514235	7124	0 3¼	7455	0 3⅜	78912
June ,,	578862	6746	0 2¾	13340	0 5½	90848
Sept. ,,	644647	6586	0 2⅜	10555	0 3⅞	97421
Dec. ,,	638201	7028	0 2⅝	10407	0 3⅞	92790
March, 1886	568243	7131	0 3	8553	0 3½	95156
June ,,	600840	7291	0 2⅞	7454	0 2⅞	78561
Sept. ,,	671578	7469	0 2⅝	10913	0 3⅞	104934
Dec. ,,	730774	7886	0 2½	14461	0 4⅝	113620
March, 1887	604978	7724	0 3	10305	0 4	103609
June ,,	648521	7976	0 2⅞	8133	0 3	96828
Sept. ,,	761498	8248	0 2½	11926	0 3¾	122923
Dec. ,,	812627	9031	0 2⅝	15152	0 4⅜	129565
March, 1888	673598	8387	0 2⅞	10347	0 3⅝	101993
June ,,	720959	8794	0 2⅞	11111	0 3⅝	109278
Sept. ,,	802383	8900	0 2⅝	14345	0 4¼	121208
Dec. ,,	895285	9833	0 2⅝	13995	0 3¾	139849
March, 1889	769225	9300	0 2⅞	14235	0 4⅜	150890
June ,,	839900	10001	0 2¾	19357	0 5½	143149
Sept. ,, (14 weeks)	960271	10308	0 2½	12090	0 3	116194
Dec. ,,	933799	10196	0 2½	15770	0 4	112395
March, 1890 (12 weeks)	724632	9399	0 3	12669	0 4⅛	92544
June ,, (14 weeks)	887966	10711	0 2⅞	15486	0 4⅛	91409
Sept. ,,	890116	10310	0 2¾	16892	0 4½	119560
Dec. ,,	1014400	11128	0 2⅝	20937	0 4⅞	123432
March, 1891	946982	10971	0 2¾	19441	0 4⅞	101661
June ,,	936125	11039	0 2¾	16001	0 4	99479
	40445251	443945	0 2⅝	627853	0 3⅝	....

MANCHESTER DRAPERY AND WOOLLEN CLOTH TRADE.

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Sales.	Expenses.		Profit.		Loss.		Stocks.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
	£	£	s. d.	£	s. d.	£	s. d.	£
January, 1874	10575	348	0 8	201	0 $4\frac{9}{16}$	....	....	11568
April ,, ...	12712	564	0 $10\frac{5}{8}$	436	0 $8\frac{5}{16}$	....	....	19409
July ,, ...	12991	867	1 4	952	1 $5\frac{5}{8}$	....	....	26002
October ,, ...	24185	1223	1 $0\frac{1}{2}$	....	....	560	0 $5\frac{1}{2}$	31475
January, 1875	21402	1218	1 $1\frac{3}{16}$	416	0 $4\frac{5}{8}$	....	....	36824
April ,, ...	26273	1319	1 $0\frac{1}{16}$	239	0 $2\frac{7}{8}$	....	....	37905
July ,, ...	30518	1748	1 $1\frac{7}{8}$	376	0 3	....	....	47101
October ,, ...	36071	2041	1 $1\frac{9}{16}$	246	0 $1\frac{5}{8}$	....	....	65230
January, 1876	36629	2156	1 $2\frac{1}{8}$	....	....	141	0 $0\frac{7}{8}$	72408
April ,, ...	41708	2397	1 $1\frac{3}{4}$	60	0 $0\frac{5}{16}$	....	....	74071
July ,, ...	32996	2509	1 $6\frac{1}{4}$	....	....	634	0 $4\frac{5}{8}$	73833
October ,, (14 weeks)	38977	2370	1 $2\frac{5}{8}$	....	....	453	0 $2\frac{7}{8}$	70898
January, 1877	33402	2115	1 $3\frac{1}{5}$	....	....	393	0 $2\frac{3}{4}$	69267
April ,, ...	31620	2316	1 $5\frac{9}{16}$	....	....	1678	1 $0\frac{3}{4}$	64849
July ,, ...	25640	2197	1 $8\frac{9}{16}$	....	....	1115	0 $10\frac{7}{16}$	66539
October ,, ...	31389	2148	1 $4\frac{7}{16}$	....	....	154	0 $1\frac{3}{16}$	62442
January, 1878	36269	2218	1 $2\frac{5}{8}$	....	....	1197	0 8	48511
April ,, ...	37000	2162	1 2	316	0 2	....	....	44995
July ,, ...	31486	2186	1 $4\frac{5}{8}$	60	0 $0\frac{1}{2}$	....	....	43849
October ,, ...	33703	2146	1 $3\frac{1}{4}$	191	0 $1\frac{3}{8}$	....	....	44662
January, 1879	32557	2024	1 $2\frac{7}{8}$	68	0 $0\frac{3}{8}$	....	....	44439
March ,, (10 weeks)	25869	1622	1 3	193	0 $1\frac{3}{4}$	....	....	44151
June ,, (14 weeks)	33171	2116	1 $3\frac{1}{4}$	619	0 $4\frac{1}{4}$	....	....	43960
Sept. ,, ...	30136	2022	1 4	168	0 $1\frac{3}{8}$	....	....	44446
Dec. ,, ...	37648	2057	1 1	694	0 $4\frac{1}{2}$	....	....	43225
March, 1880	37484	2168	1 $1\frac{7}{8}$	472	0 3	....	....	41788
June ,, ...	34195	2035	1 $2\frac{1}{4}$	374	0 $2\frac{5}{8}$	....	....	43792
Sept. ,, ...	30734	2264	1 $5\frac{5}{8}$	201	0 $1\frac{1}{2}$	....	....	45664
Dec. ,, ...	37008	2044	1 $1\frac{1}{4}$	1267	0 8	....	....	44105
March, 1881	32449	2078	1 $3\frac{3}{8}$	564	0 $4\frac{1}{8}$	....	....	40245
June ,, ...	30939	2002	1 $3\frac{1}{2}$	453	0 $3\frac{1}{2}$	....	....	43533
Sept. ,, ...	31825	2060	1 $3\frac{1}{2}$	322	0 $2\frac{3}{8}$	....	....	43315
Dec. ,, ...	37701	2028	1 $0\frac{7}{8}$	593	0 $3\frac{3}{4}$	....	....	42208
March, 1882	34875	2064	1 $2\frac{1}{8}$	820	0 $5\frac{3}{4}$	....	....	39171
June ,, ...	32539	2017	1 $2\frac{7}{8}$	809	0 $5\frac{7}{8}$	....	....	44073
Sept. ,, ...	33983	2083	1 $2\frac{5}{8}$	535	0 $3\frac{3}{4}$	....	....	42467
Dec. ,, ...	41622	2173	1 $0\frac{1}{2}$	1340	0 $7\frac{5}{8}$	....	....	40854
March, 1883	38527	2250	1 2	325	0 2	....	....	39420
June ,, ...	33329	2098	1 3	1165	0 $8\frac{3}{8}$	....	....	38606
Sept. ,, ...	38935	2241	1 $1\frac{3}{4}$	856	0 $5\frac{1}{4}$	....	....	43097
Dec. ,, ...	46206	2387	1 $0\frac{3}{8}$	1825	0 $9\frac{3}{8}$	....	....	41365
March, 1884	43145	2306	1 $0\frac{3}{4}$	768	0 $4\frac{3}{4}$	....	....	38727
June ,, (14 weeks)..	46839	2538	1 1	1054	0 $5\frac{3}{8}$	....	....	41271
Sept. ,, ...	45933	2391	1 $0\frac{1}{2}$	1735	0 9	....	....	45074
Dec. ,, ...	50220	2352	0 $11\frac{1}{4}$	2136	0 $10\frac{1}{4}$	....	....	42433

MANCHESTER DRAPERY AND WOOLLEN CLOTH TRADE.—*Con.*

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Sales.	Expenses.		Profit.		Loss.		Stocks.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
	£	£	s. d.	£	s. d.	£	s. d.	£
March, 1885	50626	2543	1 0	1768	0 8⅜	....	....	42168
June „	43007	2439	1 1½	1403	0 7¾	....	....	44931
Sept. „	47128	2543	1 0⅞	1530	0 7¾	....	....	52236
Dec. „	53682	2790	1 0⅜	1023	0 4½	....	....	50570
March, 1886	53002	2726	1 0¼	960	0 4¼	....	....	50570
June „	52440	2630	1 0	1878	0 8½	....	....	51753
Sept. „	53443	2822	1 0⅜	1086	0 4⅞	....	....	56784
Dec. „	58427	2965	1 0⅛	1736	0 7⅛	....	....	60405
March, 1887	55992	2876	1 0¼	1295	0 5½	....	....	62131
June „	54519	3019	1 1¼	894	0 3⅞	....	....	67260
Sept. „	54743	3067	1 1⅜	671	0 2⅞	....	....	70597
Dec. „	67270	3262	0 11⅝	762	0 2⅝	....	....	65807
March, 1888	63366	3117	0 11¾	896	0 3⅜	....	....	67046
June „	63091	3254	1 0⅜	1409	0 5¼	....	....	64113
Sept. „	60251	3168	1 0½	233	0 0⅞	....	....	69685
Dec. „	68618	3354	0 11⅝	2227	0 7¾	....	....	70560
March, 1889	64977	3327	1 0¼	1259	0 4⅝	....	....	80383
June „	70325	3545	1 0	694	0 2¼	....	....	82946
Sept. „ (14 weeks)	73040	4117	1 1½	1208	0 3⅞	....	....	95333
Dec. „	74922	4022	1 0⅞	1167	0 3⅝	....	....	100126
March, 1890 (12 weeks)	77152	4129	1 0¾	734	0 2¼	....	....	100775
June „ (14 weeks)	87924	4741	1 0⅞	2311	0 6¼	....	....	102395
Sept. „	78342	4342	1 1¼	....	....	*409	0 1¼	101286
Dec. „	94638	4493	0 11⅜	3069	....	....	....	96202
March, 1891	92294	4484	0 11⅝	†63	0 0⅛	....	....	95487
June „	86560	4627	1 0¾	3107	0 8½	....	....	97561
	3203189	178070	1 1¼	56232	....	6734	....	....
Less Depreciation allowed, see Disposal of Profit Account, October, 1877			£4757					
„ Loss			6734	11491	....			
Leaves Net Profit			....	44741	0 3¼			

Profit—Drapery Department ...... *£190 } † £868 }
Loss—Woollens „ ...... 599 } 805 }

MANCHESTER WOOLLEN CLOTH DEPARTMENT.

From the time of commencing to publish a separate Account in Balance Sheet.

QUARTERLY ACCOUNTS.

Date.	Sales.	Expenses.		Profit.		Loss.		Stocks.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
		£	s. d.	£	s. d.	£	s. d.	
March 1884	4504	307	1 4¼	1	....	....	....	4839
June ,, (14 weeks)..	7243	341	0 11¼	226	0 7⅜	....	....	4212
September ,, ...	4272	301	1 4⅞	408	1 10⅞	....	....	4720
December ,, ...	4349	272	1 3	....	....	226	1 0⅜	4407
March 1885	5748	294	1 0¼	159	0 6⅝	....	....	5031
June ,, ...	6186	307	0 11⅞	195	0 7½	....	....	4151
September ,, ...	4476	310	1 4⅝	61	0 3¼	....	....	5723
December ,, ...	4800	338	1 4⅞	....	....	79	0 3⅞	5242
March 1886	5129	374	1 5½	....	....	170	0 7⅞	6961
June ,, ...	7542	359	0 11⅜	401	1 0¾	....	....	5661
September ,, ...	4363	331	1 6⅛	77	0 4⅛	....	....	6641
December ,, ...	5139	353	1 4⅜	19	0 0⅞	....	....	6275
March 1887	5684	357	1 3	....	....	84	0 3½	7060
June ,, ...	6213	354	1 1⅝	203	0 7¾	....	....	6023
September ,, ...	4512	351	1 6⅝	....	....	43	0 2¼	6335
December ,, ...	5411	365	1 4⅛	....	....	78	0 3⅜	6112
March 1888	5565	370	1 3⅞	....	....	173	0 7⅜	7945
June ,, ...	7193	396	1 1⅛	243	0 8	....	....	6654
September ,, ...	4756	379	1 7	....	....	111	0 5½	7094
December ,, ...	5533	402	1 5⅜	16	0 0⅝	....	....	8450
March 1889	5865	405	1 4½	....	....	159	0 6⅜	10971
June ,, ...	8131	418	1 0¼	314	0 9¼	....	....	11092
September ,, (14 weeks)..	6293	525	1 8	....	....	111	0 4⅛	11231
December ,, ...	6524	497	1 6¼	....	....	256	0 9⅜	12277
March 1890 (12 weeks)..	6315	497	1 6⅞	....	....	416	1 3¾	11586
June ,, (14 weeks)..	8244	552	1 4	67	0 1⅞	....	....	11504
September ,, ...	5064	494	1 11⅜	....	....	599	2 4⅜	11975
December ,, ...	7070	552	1 6⅝	....	....	336	0 11⅜	11463
March 1891............	7896	584	1 5⅝	....	....	805	2 0½	13614
June ,, ...	8896	613	1 4½	9	0 0¼	....	....	13880
	178916	11998	1 4	2399	....	3646	....	....
		Less Profit		....	....	2399	....	
		Leaves Net Loss		....	....	1247	0 1⅝	

MANCHESTER BOOT AND SHOE TRADE.

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Sales.	Expenses.		Profit.		Loss.		Stocks.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
	£	£	d.	£	d.	£	d.	£
January, 1874..........	5506	204	8¾	1	..	..	..	4715
April ,, ...	7529	231	7⅜	352	11¼	..	..	4856
July ,, ...	10794	288	6⅜	214	4¾	..	..	4812
October ,, ...	8877	321	8⅝	..	..	95	2½	4897
January, 1875..........	10057	289	6⅞	277	6⅝	..	..	5197
April ,, ...	12240	310	6	341	6⅝	..	..	4614
July ,, ...	14275	321	5½	16	¼	..	..	5359
October ,, ...	15234	351	5½	341	5⅜	..	..	7474
January, 1876..........	12136	344	6¾	77	1½	..	..	7711
April ,, ...	13777	418	7 5/16	187	3¼	..	..	8517
July ,, ...	15259	474	7 4/9	172	2⅔	..	..	7894
October ,, (14 weeks)	15893	472	7⅛	168	2½	..	..	7243
January, 1877..........	12378	447	8⅔	59	1⅐	..	..	6082
April ,, ...	14018	461	7⅞	220	3¾	..	..	6973
July ,, ...	16969	516	6 5/16	332	4 11/16	..	..	7994
October ,, ...	14185	498	8 7/16	132	2¼	..	..	7594
January, 1878..........	13132	500	9⅛	102	1⅝	..	..	7935
April ,, ...	13591	572	10	153	2¾	..	..	8349
July ,, ...	17913	564	7½	417	5½	..	..	9646
October ,, ...	15585	580	8⅞	340	5¼	..	..	9658
January, 1879..........	12238	476	9¼	..	..	143	2¾	10242
March ,, (10 weeks)	8835	403	10⅞	234	6⅜	..	..	10517
June ,, (14 weeks)	17443	579	8	415	5¾	..	..	10998
September ,, ...	14150	583	9⅞	119	2	..	..	10709
December ,, ...	14842	570	9¼	..	..	16	¼	10964
March, 1880..........	15095	585	9¼	479	7⅝	..	..	10301
June ,, ...	17613	609	8¼	147	2	..	..	10688
September ,, ...	15069	600	9½	125	2	..	..	10250
December ,, ...	14362	593	10	4	..	..	..	11484
March 1881..........	15375	596	9¼	199	3	..	..	10107
June ,, ...	21621	660	7¼	335	3⅝	..	..	11254
September ,, ...	17362	630	8⅝	184	2½	..	..	11542
December ,, ...	17024	606	8½	124	1⅝	..	..	11377
March, 1882..........	16838	637	9	121	1¾	..	..	10945
June ,, ...	22134	660	7⅛	384	4⅛	..	..	12395
September ,, ...	18328	637	8¼	419	5⅜	..	..	12263
December ,, ...	18801	649	8¼	322	4	..	..	12564
March, 1883..........	20091	704	8⅜	183	2⅛	..	..	15967
June ,, ...	25186	772	7¼	537	5	..	..	13817
September ,, ...	20457	701	8⅛	355	4⅛	..	..	13335
December ,, ...	20322	705	8¼	186	2⅛	..	..	12938
March, 1884..........	20277	687	8⅛	292	3⅜	..	..	13955
June ,, (14 weeks)	31093	881	6¾	567	4⅜	..	..	14274
September ,, ...	26084	802	7⅜	372	3⅜	..	..	14675
December ,, ...	22240	780	8⅜	355	3¾	..	..	16576

MANCHESTER BOOT AND SHOE TRADE.—*Continued.*

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Sales.	Expenses.		Profit.		Loss.		Stocks.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
	£	£	d.	£	d.	£	d.	£
March, 1885..........	26485	930	8⅜	80	0⅝	..	..	17766
June ,, ...	31199	919	7	535	4	..	..	16088
September ,, ...	24394	840	8¼	504	4⅞	..	..	16240
December ,, ...	24677	907	8¾	276	2⅝	..	..	16074
March, 1886..........	27103	890	7⅞	392	3⅜	..	..	17581
June ,, ...	38429	1033	6⅜	606	3¾	..	..	17772
September ,, ...	27000	968	8½	876	7¾	..	..	17066
December ,, ...	28900	881	7¼	893	7⅜	..	..	16578
March, 1887..........	28969	952	7⅞	704	5¾	..	..	21418
June ,, ...	38380	1148	7⅛	1174	7¼	..	..	21044
September ,, ...	28387	978	8¼	608	5⅛	..	..	19563
December ,, ...	30363	992	7¾	597	4⅝	..	..	19727
March, 1888..........	28807	1224	10⅛	123	1	..	..	24986
June ,, ...	44148	1281	6⅞	1181	6⅜	..	..	23255
September ,, ...	32611	1181	8⅝	884	6½	..	..	24480
December ,, ...	33622	1178	8⅜	752	5¼	..	..	22680
March, 1889..........	36117	1338	8⅞	417	2¾	..	..	25793
June ,, ...	49279	1415	6⅞	1392	6¾	..	..	22889
September ,, (14 weeks)	37634	1380	8¾	929	5⅞	..	..	26885
December ,, ...	39972	1358	8⅛	1034	6⅛	..	..	24067
March, 1890 (12 weeks)	40929	1391	8⅛	811	4¾	..	..	32937
June ,, (14 weeks)	60371	1662	6½	1802	7⅛	..	..	29680
September ,, ...	41042	1447	8⅜	1013	5⅞	..	..	29032
December ,, ...	46188	1483	7⅝	1331	6⅞	..	..	32095
March, 1891..........	56667	1780	7½	663	2¾	..	..	41852
June ,, ...	59897	1842	7⅜	1628	6½	..	..	37391
	1683798	55664	7⅞	31564	..	254	..	..
Less Loss..........................				254	..			
Leaves Net Profit....................				31310	4⅜			

MANCHESTER FURNISHING TRADE.

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Sales.	Expenses.		Profit.		Loss.		Stocks.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
	£	£	s. d.	£	s. d.	£	s. d.	£
October, 1876 (14 weeks)	3036	188	1 2¾	..	..	57	0 4	2843
January, 1877	2908	217	1 6	5	0 0⅜	..	..	2571
April ,,	3813	250	1 3¾	37	0 3	..	..	2423
July ,,	3426	216	1 3⅛	..	..	24	0 1⅝	2274
October ,,	4166	242	1 1 15/16	45	0 2 9/16	..	..	2343
January, 1878	4059	276	1 4 5/16	7	0 0⅜	..	..	2286
April ,,	4397	310	1 4¾	121	0 6	..	..	2245
July ,,	4141	291	1 4¾	14	0 0⅞	..	..	2272
October ,,	4320	307	1 5	29	0 1⅝	..	..	2279
January, 1879	4516	277	1 2⅝	..	..	24	0 1¼	2421
March ,, (10 weeks)	3624	218	1 2	26	0 1¾	..	..	2837
June ,, (14 weeks)	5249	325	1 3⅝	30	0 1⅜	..	..	3074
September ,,	4291	280	1 3¼	..	..	33	0 1⅞	3163
December ,,	5197	285	1 1	37	0 1¾	..	..	3524
March, 1880	6530	327	1 0	29	0 1	..	..	4013
June ,,	5144	347	1 4⅛	4	0 0⅛	..	..	4318
September ,,	5922	313	1 0⅜	102	0 4⅛	..	..	3969
December ,,	6647	330	0 11⅞	269	0 9⅝	..	..	4307
March, 1881	6209	333	1 0⅞	..	..	14	0 0½	4146
June ,,	6085	318	1 0½	91	0 3½	..	..	4496
Sept. ,,	5736	320	1 1⅜	..	..	29	0 1⅛	4039
December ,,	6814	322	0 11¼	123	0 4¼	..	..	3971
March, 1882	6783	351	1 0⅜	115	0 4	..	..	4122
June ,,	6786	344	1 0⅛	82	0 2⅞	..	..	3827
Sept. ,,	7293	419	1 1¾	61	0 2	..	..	3721
Dec. ,,	8159	401	0 11¾	..	..	39	0 1⅛	3630
March, 1883	7812	439	1 1⅜	95	0 2⅞	..	..	3845
June ,,	7936	455	1 1¾	99	0 2⅞	..	..	4308
September ,,	7954	472	1 2¼	32	0 0⅞	..	..	4337
December ,,	11102	512	0 11	197	0 4¼	..	..	4274
March, 1884	9850	540	1 1⅛	204	0 4⅞	..	..	5100
June ,, (14 weeks)	11280	595	1 0⅝	..	..	26	0 0½	5170
September ,,	11002	566	1 0¼	205	0 4⅜	..	..	5072
December ,,	12179	552	0 10⅞	290	0 5⅝	..	..	5433
March, 1885	13126	626	0 11⅜	329	0 6	..	..	5973
June ,,	12228	611	0 11⅞	123	0 2⅜	..	..	6145
September ,,	12539	582	0 11⅛	166	0 3⅛	..	..	5771
December ,,	13345	596	0 10⅝	275	0 4⅞	..	..	5817
March 1886	13929	624	0 10⅝	207	0 3½	..	..	5773
June ,,	15251	684	0 10¾	374	0 5⅞	..	..	6234
September ,,	15277	650	0 10	182	0 2¾	..	..	5654
December ,,	17883	699	0 9⅜	366	0 4⅞	..	..	6041
March, 1887	17284	676	0 9⅜	277	0 3¾	..	..	7124
June ,,	18037	758	0 10	361	0 4¾	..	..	7335
September ,,	16546	956	1 1¾	79	0 1⅛	..	..	8453
December ,,	21065	1107	1 0½	229	0 2½	..	..	9497
March, 1888	20315	1196	1 2⅛	168	0 1⅞	..	..	9372
June ,,	21172	1189	1 1⅜	..	..	90	0 1	8851
September ,,	20205	1158	1 1¾	138	0 1⅝	..	..	7944
December ,,	23792	1212	1 0⅛	330	0 3¼	..	..	8548
March, 1889	21172	1230	1 1⅞	33	0 0¼	..	..	9177
June ,,	23523	1233	1 0½	494	0 5	..	..	8985
September ,, (14 weeks)	23318	1229	1 0⅝	220	0 2¼	..	..	7990
December ,,	28150	1260	0 10⅝	689	0 5⅞	..	..	9770
March, 1890 (12 weeks)	24872	1194	0 11½	463	0 4⅜	..	..	11021
June ,, (14 weeks)	33177	1430	0 10¼	655	0 4⅝	..	..	11473
September ,,	28968	1354	0 11⅛	369	0 3	..	..	10544
December ,,	35644	1411	0 9½	864	0 5¾	..	..	12930
March, 1891	32981	1500	0 10⅞	360	0 2½	..	..	13513
June ,,	32471	1482	0 10⅞	399	0 2⅞	..	..	14285
	770636	38585	1 0	10499	..	336	..	..
Less Loss				336	..			
Leaves Net Profit				10163	0 3⅛			

NEWCASTLE BRANCH GROCERY AND PROVISION TRADE.

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Sales.	Expenses.		Profit.		Loss.		Stocks.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
	£	£	s. d.	£	s. d.	£	s. d.	£
April, 1876	131789	1791	0 3¼	1768	0 3⅕	..	..	26712
July „	124393	1938	0 3 5/7	1161	0 2⅕	..	..	32241
October, 1876 (14 weeks)	152237	2036	0 3⅕	766	0 1⅕	..	..	40908
January, 1877	120825	1962	0 3⅞	836	0 1⅔	..	..	34591
April „	132575	2053	0 3 11/16	1389	0 2	..	..	30086
July „	141614	1990	0 3⅜	1218	0 2 1/16	..	..	22718
October „	140902	2001	0 3⅜	919	0 1	..	..	29594
January, 1878	126692	2169	0 4 1/16	613	0 1⅙	..	..	28996
April „	120300	2028	0 4	983	0 2	..	..	26039
July „	112256	1898	0 4	647	0 1⅜	..	..	20350
October „	111069	1679	0 3	903	0 1⅞	..	..	24383
May, 1879	113972	1797	0 3¾	635	0 1¼	..	..	22789
March „ (10 weeks)	85774	1315	0 3⅝	2648	0 7⅜	..	..	25284
June „ (14 weeks)	113673	1886	0 3⅞	1470	0 3	..	..	21031
September „	119668	1697	0 3⅜	..	..	167	0 0¼	29290
December „	145993	1925	0 3⅛	3283	0 5⅜	..	..	49145
March, 1880	146614	2064	0 3⅜	1023	0 1⅝	..	..	40786
June „	145848	1905	0 3⅛	734	0 1¼	..	..	25906
September „	142258	1858	0 3⅛	1185	0 2	..	..	33883
December „	153944	2041	0 3⅛	1694	0 2⅝	..	..	44398
March, 1881	152124	2254	0 3½	2699	0 4¼	..	..	41400
June „	169531	2098	0 2⅞	1759	0 2⅜	..	..	48127
Sept. „	191300	2187	0 2¾	3600	0 4½	..	..	54764
Dec. „	190382	2382	0 3	1238	0 1½	..	..	54648
March, 1882............	181358	2486	0 3¼	1029	0 1¼	..	..	49740
June „	190600	2418	0 3⅛	2488	0 3⅛	..	..	49724
Sept. „	204549	2519	0 2⅞	3520	0 4⅛	..	..	52044
Dec. „	218500	2675	0 2⅞	1704	0 1⅞	..	..	65330
March, 1883............	196039	2741	0 3¼	1467	0 1¾	..	..	66285
June „	208842	2751	0 3⅛	3226	0 3⅝	..	..	65103
Sept. „	230513	2582	0 2⅝	3011	0 3⅛	..	..	44265
Dec. „	236203	2711	0 2¾	2772	0 2¾	..	..	55152
March, 1884............	222807	2806	0 3	2954	0 3⅛	..	..	55878
June „ (14 weeks)..	240710	2944	0 2⅞	2468	0 2⅜	..	..	41760
Sept. „	235087	2822	0 2⅞	4468	0 4½	..	..	48207
Dec. „	232199	2823	0 2⅞	2561	0 2⅝	..	..	65158
March, 1885	216816	2996	0 3¼	2913	0 3⅛	..	..	65563
June „	232467	3145	0 3⅛	4953	0 5⅛	..	..	79425
Sept. „	240409	2888	0 2⅞	3462	0 3⅜	..	..	70555
Dec. „	246850	3046	0 2⅞	3094	0 3	..	..	53546
March, 1886	220254	2827	0 3	3066	0 3¼	..	..	46224
June „	223551	2938	0 3⅛	4453	0 4¾	..	..	55673
Sept. „	244049	3127	0 3	5281	0 5⅛	..	..	68142
Dec. „	262024	3429	0 3⅛	5994	0 5⅜	..	..	71265

NEWCASTLE BRANCH GROCERY AND PROVISION TRADE.—*Con.*

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Sales.	Expenses.		Profit.		Loss.		Stocks.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
	£	£	s. d.	£	s. d.	£	s. d.	£
March, 1887	229481	3698	0 3¾	4094	0 4¼	..	..	72331
June ,,	238169	3608	0 3⅝	2198	0 2⅛	..	..	62551
Sept. ,,	248900	3250	0 3⅛	2136	0 2	..	..	63501
Dec. ,,	249598	3664	0 3½	2598	0 2⅜	..	..	59632
March, 1888	232299	3387	0 3½	3053	0 3⅛	..	..	58962
June ,,	242155	3545	0 3	2127	0 2	..	..	51199
Sept. ,,	264313	3450	0 3⅛	6454	0 5¾	..	..	71300
Dec. ,,	288761	3743	0 3	7509	0 6⅛	..	..	65838
March, 1889	248673	3627	0 3⅜	1668	0 1¼	..	..	52708
June ,,	261128	3570	0 3¼	5826	0 5¼	..	..	42024
Sept. ,, (14 weeks)	291085	3657	0 3	4407	0 3⅝	..	..	47743
Dec. ,,	299565	4093	0 3¼	6520	0 5⅛	..	..	55671
March, 1890 (12 weeks)	243911	3421	0 3¼	5001	0 4⅞	..	..	45135
June ,, (14 weeks)	302728	3983	0 3⅛	6216	0 4⅞	..	..	34939
Sept. ,,	296599	3759	0 3	7301	0 5⅞	..	..	39664
Dec. ,,	330638	3984	0 2⅞	7978	0 5¾	..	..	42136
March, 1891	305909	4063	0 3⅛	7047	0 5½	..	..	44873
June ,,	336379	4125	0 2⅞	8605	0 6⅛	..	..	35243
	12679851	170255	0 3⅛	188793	..	167	..	..
	Less Loss			167	..			
	Leaves Net Profit			188626	0 3½			

NEWCASTLE BRANCH DRAPERY TRADE.

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Sales.	Expenses.		Profit.		Stocks.
		Amount.	Rate.	Amount.	Rate.	
	£	£	s. d.	£	s. d.	£
April, 1876	6990	318	0 10⅞	117	0 4	8696
July „	9534	419	0 10½	120	0 3	8037
October „ (14 weeks)	12052	456	0 9$\frac{1}{12}$	444	0 8⅞	10942
January, 1877	11320	535	0 11⅓	115	0 2$\frac{7}{16}$	11525
April „	12394	537	0 10⅜	386	0 7$\frac{7}{16}$	11321
July „	13707	555	0 9¾	331	0 5⅞	11142
October „	12719	545	0 10¼	114	0 2⅛	12068
January, 1878	10739	574	1 0⅞	168	0 3¾	11635
April „	10539	554	1 0⅝	213	0 4¾	11040
July „	10563	550	1 0¼	2	..	9673
October „	11834	515	0 10⅜	294	0 5⅞	10331
January, 1879	11225	540	0 11	103	0 2⅛	10463
March „ (10 weeks)	8592	448	1 0¼	224	0 6¼	11404
June „ (14 weeks)	11025	583	1 0⅝	213	0 4⅝	9531
Sept. „	11111	544	0 11⅝	227	0 4⅞	10576
Dec. „	13946	578	0 9⅞	207	0 3⅝	11590
March, 1880	14399	622	0 10⅜	548	0 9⅛	15114
June „	13770	598	0 10½	751	1 1	15773
Sept. „	12599	624	0 11⅞	566	0 10¾	16992
Dec. „	15211	650	0 10¼	341	0 5¼	16171
March, 1881	15827	666	0 10	601	0 9⅛	15779
June „	16949	654	0 9¼	785	0 11	14972
Sept. „	16499	657	0 9½	445	0 6¼	15812
Dec. „	19806	679	0 8⅛	508	0 6⅛	16075
March, 1882	18605	711	0 9	943	1 0⅛	16677
June „	20018	727	0 8⅝	720	0 8⅝	16358
Sept. „	19620	725	0 8⅞	659	0 8	16067
Dec. „	26214	812	0 7⅜	1334	1 0⅛	15754
March, 1883	22157	837	0 9	829	0 8⅞	17957
June „	24710	830	0 8	1259	1 0⅛	15699
Sept. „	22703	842	0 8⅞	925	0 9¾	18258
Dec. „	29784	878	0 7	1486	0 11⅞	16594
March, 1884	26436	907	0 8⅛	991	0 9	18875
June „ (14 weeks)	29550	1011	0 8⅛	1125	0 9⅛	18062
Sept. „	26800	1021	0 9⅛	862	0 7⅝	18470
Dec. „	35559	1044	0 7	1525	0 10¼	18906
March, 1885	33946	1062	0 7½	1651	0 11⅝	20675
June „	35822	1114	0 7⅜	1671	0 11⅛	22002
Sept. „	33776	1104	0 7¾	1801	1 0¾	22923
Dec. „	39157	1318	0 8	1783	0 10⅞	24084
March, 1886	34600	1274	0 8¾	1616	0 11⅛	23606
June „	39560	1304	0 7⅞	2093	1 0⅝	22461
Sept. „	34858	1261	0 8⅝	1743	1 0	26253
Dec. „	43415	1503	0 8¼	2110	0 11⅝	28645
March, 1887	33556	1454	0 10⅜	1414	0 10⅛	29452
June „	36689	1514	0 9⅞	1369	0 8⅞	26594
Sept. „	35716	1378	0 9¼	1807	1 0⅛	27540
Dec. „	38752	1522	0 9⅜	1255	0 7¾	25753
March, 1888	37258	1464	0 9⅜	1778	0 11⅜	28326
June „	41885	1527	0 8¾	1437	0 8⅛	27390
Sept. „	36675	1416	0 9¼	1620	0 10½	26756
Dec. „	46156	1566	0 8⅛	1538	0 7⅞	30177
March, 1889	40867	1647	0 9⅝	1179	0 6⅞	33303
June „	46641	1642	0 8⅜	1787	0 9⅛	28639
Sept. „ (14 weeks)	45285	1526	0 8	2247	0 11⅜	29344
Dec. „	52650	1700	0 7¾	2387	0 10⅞	32799
March, 1890 (12 weeks)	51449	1641	0 7⅝	2090	0 9⅝	35387
June „ (14 weeks)	64451	1769	0 6½	3518	1 1	31444
Sept. „	52614	1666	0 7½	1928	0 8¾	34019
Dec. „	63846	1774	0 6⅝	3052	0 11⅜	33216
March, 1891	64660	1861	0 6⅞	3102	0 11½	35463
June „	61882	1848	0 7⅛	3255	1 0½	34561
	1751672	62601	0 8½	71712	0 9¾	..

NEWCASTLE BRANCH BOOT AND SHOE AND FURNISHING TRADE.

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Sales.	Expenses.		Profit.		Loss.		Stocks
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
	£	£	s. d.	£	s. d.	£	s. d.	£
April, 1876	5058	149	0 7$\frac{1}{16}$	..	..	110	0 5$\frac{3}{16}$	1154
July ,,	6969	159	0 5$\frac{1}{2}$	284	0 9$\frac{3}{8}$	..	..	1326
October ,, (14 wks)	8006	179	0 5$\frac{3}{8}$	101	0 3	..	..	1180
January, 1877	5346	162	0 7$\frac{1}{4}$	131	0 5$\frac{7}{8}$	..	..	1505
April ,,	6211	170	0 6$\frac{1}{2}$	130	0 5	..	..	1584
July ,,	6871	175	0 6$\frac{1}{8}$	171	0 5$\frac{7}{8}$	..	..	1526
October ,,	8254	207	0 6	266	0 7$\frac{3}{4}$	..	..	1885
January, 1878	7089	208	0 7$\frac{1}{16}$	123	0 4$\frac{1}{8}$	..	..	2242
April ,,	6772	210	0 7$\frac{1}{2}$	123	0 4$\frac{3}{8}$	..	..	2577
July ,,	7252	226	0 7$\frac{3}{8}$	57	0 1$\frac{7}{8}$	..	..	3105
October ,,	7441	221	0 7	116	0 3$\frac{3}{4}$	..	..	2080
January, 1879	6910	223	0 7$\frac{3}{4}$	14	0 0$\frac{1}{2}$	..	..	3179
March ,, (10 wks)	5138	193	0 9	25	0 1$\frac{1}{6}$	..	..	3708
June ,, (14 wks)	6919	245	0 8$\frac{1}{2}$	83	0 2$\frac{7}{8}$	..	..	2587
September ,,	7733	233	0 7$\frac{1}{4}$	103	0 3$\frac{1}{8}$	..	..	2443
December ,,	7918	264	0 8	146	0 4$\frac{3}{8}$	..	..	4681
March, 1880	9101	345	0 9	241	0 6$\frac{1}{4}$	..	..	5200
June ,,	8053	325	0 9$\frac{5}{8}$	189	0 5$\frac{5}{8}$	..	..	5737
September ,,	8599	271	0 7$\frac{1}{2}$	174	0 4$\frac{3}{4}$	..	..	4815
December ,,	9215	335	0 8$\frac{3}{4}$	45	0 1$\frac{1}{8}$	..	..	5971
March, 1881	9592	329	0 8$\frac{1}{4}$	193	0 4$\frac{3}{4}$	..	..	4632
June ,,	10465	322	0 7$\frac{3}{8}$	38	0 0$\frac{7}{8}$	..	..	5262
Sept. ,,	10958	324	0 7	427	0 9$\frac{3}{4}$	..	..	4372
Dec. ,,	11976	332	0 6$\frac{5}{8}$	280	0 5$\frac{1}{2}$	..	..	4645
March, 1882	11988	351	0 7	240	0 4$\frac{3}{4}$	..	..	5110
June ,,	13064	351	0 6$\frac{3}{8}$	416	0 7$\frac{5}{8}$	..	..	5027
Sept. ,,	13672	376	0 6$\frac{1}{2}$	340	0 5$\frac{7}{8}$	..	..	5743
Dec. ,,	15763	449	0 6$\frac{3}{4}$	340	0 5$\frac{1}{8}$	..	..	6561
March, 1883	14318	480	0 8	298	0 4$\frac{7}{8}$	..	..	5988
June ,,	16635	477	0 6$\frac{7}{8}$	384	0 5$\frac{1}{2}$	..	..	6013
Sept. ,,	16146	491	0 7$\frac{1}{4}$	544	0 8	..	..	5377
Dec. ,,	18402	507	0 6$\frac{1}{2}$	664	0 8$\frac{5}{8}$	..	..	5817
March, 1884	16982	565	0 7$\frac{7}{8}$	335	0 4$\frac{5}{8}$	..	..	6508
June ,, (14 wks)	19686	589	0 7$\frac{1}{8}$	737	0 8$\frac{7}{8}$	..	..	7740
Sept. ,,	18020	660	0 8$\frac{3}{4}$	352	0 4$\frac{5}{8}$	..	..	7723
Dec. ,,	20366	594	0 6$\frac{7}{8}$	493	0 5$\frac{3}{4}$	..	..	8266
March, 1885	20514	621	0 7$\frac{1}{4}$	660	0 7$\frac{5}{8}$	..	..	7877
June ,,	22600	636	0 6$\frac{5}{8}$	612	0 6$\frac{1}{2}$	..	..	8057
Sept. ,,	21646	668	0 7$\frac{1}{4}$	650	0 7$\frac{1}{8}$	..	..	8276
Dec. ,,	24357	858	0 8$\frac{3}{8}$	273	0 2$\frac{5}{8}$	..	..	11319

NEWCASTLE BRANCH BOOT AND SHOE AND FURNISHING TRADE.—*Continued.*

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Sales.	Expenses.		Profit.		Loss.		Stocks
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
	£	£	s. d.	£	s. d.	£	s. d.	
March, 1886	21856	846	0 9¼	408	0 4⅜	..	..	10687
June ,, ...	26262	906	0 8¼	439	0 4	..	..	11686
Sept. ,, ...	23452	897	0 9⅛	495	0 5	..	..	13662
Dec. ,, ...	25578	997	0 9¼	277	0 2½	..	..	13442
March, 1887	21650	1020	0 11¼	234	0 2½	..	..	12164
June ,, ...	22594	999	0 10½	195	0 2	..	..	13721
Sept. ,, ...	23988	909	0 9	454	0 4½	..	..	12909
Dec. ,, ...	22797	1001	0 10½	290	0 3	..	..	13974
March, 1888	24279	940	0 9¼	403	0 3⅞	..	..	12619
June ,, ...	26027	1009	0 9¼	401	0 3⅝	..	..	13398
Sept. ,, ...	24055	939	0 9¼	615	0 6⅛	..	..	12181
Dec. ,, ...	26911	1090	0 9⅝	128	0 1⅛	..	..	14483
March, 1889	25130	1491	1 2⅛	..	..	81	0 0¾	14897
June ,, ...	37504	1589	0 10⅛	177	0 1⅛	..	..	22895
Sept. ,, (14 weeks)	37232	1550	0 9⅞	571	0 3⅝	..	..	19699
Dec. ,, ...	39741	1676	0 10	457	0 2¾	..	..	19089
March, 1890 (12 weeks)	39383	1602	0 9¾	648	0 3⅞	..	..	20910
June ,, (14 weeks)	57529	1900	0 7⅞	1575	0 6½	..	..	23766
Sept. ,, ...	49831	1872	0 9	964	0 4⅝	..	..	25132
Dec. ,, ...	55814	1930	0 8¼	1609	0 6⅞	..	..	22344
March, 1891	54793	1924	0 8⅜	851	0 3⅝	..	..	26249
June ,, ...	61865	2060	0 7⅞	1907	0 7⅜	..	..	27647
	1220276	43627	0 8½	23896	..	191	..	..
	Less Loss..............			191	..			
	Leaves Net Profit......			23705	0 4⅝			

LONDON BRANCH GROCERY TRADE.

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	SALES.	EXPENSES.		PROFIT.		Stocks.
		Am'nt.	Rate.	Amount.	Rate.	
	£	£	s. d	£	s. d.	£
July, 1874	17472	440	0 6	331	0 4	6623
Oct. ,,	26734	587	0 5¼	68	0 0⅝	11089
January, 1875	28179	515	0 4⅜	168	0 1⅜	7315
April ,,	25966	585	0 5⅜	157	0 0⅜	4329
July ,,	30695	597	0 4⅝	101	0 0¾	4877
October ,,	37126	597	0 3⅞	553	0 3⅞	5194
January, 1876	36965	586	0 3¾	773	0 5	7219
April ,,	37273	734	0 4¾	609	0 4	4190
July ,,	43039	704	0 3$\frac{8}{9}$	895	0 5	5616
October ,, (14 weeks)	55687	743	0 3⅕	1422	0 6⅛	1327
January, 1877	48880	845	0 4¼	1256	0 6⅙	12668
April ,,	46783	822	0 4$\frac{3}{16}$	641	0 3¼	8059
July ,,	50612	826	0 3⅞	218	0 1	6141
October ,,	62001	811	0 3⅛	925	0 3	6597
January, 1878	51019	824	0 3⅞	536	0 2	10511
April ,,	48716	815	0 4	605	0 3	9063
July ,,	49307	838	0 4	518	0 2	5933
October ,,	62502	831	0 3⅛	551	0 2	8239
January, 1879	55789	897	0 3⅞	714	0 3	8489
March ,, (10 weeks)	39584	693	0 4⅕	482	0 2⅞	7917
June ,, (14 weeks)	59150	919	0 3⅝	837	0 3¼	7833
September,,	64211	952	0 3	1374	0 5⅛	9417
December ,,	69715	1006	0 3½	2546	0 8¾	13594
March, 1880	60878	980	0 3⅞	792	0 3⅛	11167
June, ,,	66697	948	0 3⅜	1086	0 3⅞	9112
September ,,	76145	951	0 2⅞	1088	0 3⅜	12386
December ,,	71245	1187	0 4	593	0 2	20789
March, 1881	62706	1528	0 5¾	87	0 0¼	17204
June ,,	67500	1254	0 4⅜	610	0 2⅛	13227
September ,,	82056	1262	0 3⅝	864	0 2½	12045
December ,,	77486	1266	0 3⅞	588	0 1¾	7394
March, 1882	64724	1234	0 4½	695	0 2½	6652
June, ,,	66034	1230	0 4½	900	0 3¼	7615
September ,,	79407	1297	0 3⅞	1006	0 3	11636
December ,,	86602	1240	0 3⅜	1175	0 3¼	10636
March, 1883	76284	1279	0 4	847	0 2⅝	7758
June ,,	76218	1274	0 4	748	0 2¼	8254
September ,,	92723	1288	0 3¼	1482	0 3¾	1353
December ,,	92528	1600	0 4⅛	1553	0 4	13282
March, 1884	79833	1440	0 4¼	1357	0 4	12758
June ,, (14 weeks)	88403	1515	0 4	969	0 2⅝	12422
September ,,	100541	1433	0 3⅜	1257	0 3	11849
December ,,	107186	1845	0 4⅛	1479	0 3¼	18869

LONDON BRANCH GROCERY TRADE.—*Con.*

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	SALES.	EXPENSES.		PROFIT.		Stocks.
		Am'nt.	Rate.	Amount.	Rate.	
	£	£	s. d.	£	£	£
March, 1885	94496	1832	0 4⅝	2482	0 6¼	18351
June ,,	107506	1797	0 4	2121	0 4⅝	16601
Sept. ,,	117471	1822	0 3⅝	1845	0 3¾	20042
December ,,	126403	2034	0 3¾	2653	0 5	24256
March, 1886	114451	2094	0 4⅜	3195	0 6⅝	19629
June ,,	118740	2019	0 4	1934	0 3⅞	15310
September ,,	139957	2032	0 3⅜	1694	0 2⅞	20453
December ,,	154756	2318	0 3½	2896	0 4⅜	24739
March, 1887	138667	2387	0 4⅛	1971	0 3⅜	27940
June ,,	152416	2686	0 4⅛	2130	0 3¼	27026
September ,,	174234	2543	0 3½	2706	0 3⅝	32589
December ,,	187565	3720	0 4¾	2032	0 2½	47319
March, 1888	162077	3292	0 4⅞	2576	0 3¾	37010
June ,,	171465	3323	0 4⅝	1390	0 1⅞	32296
September ,,	191133	3626	0 4½	1841	0 2¼	40973
December ,,	214604	3787	0 4⅛	3570	0 3⅞	41562
March, 1889	178797	3557	0 4¾	2291	0 3	37114
June ,,	199566	3727	0 4⅜	4227	0 5	39856
September ,, (14 weeks)	234344	3816	0 3⅞	1775	0 1¾	43068
December ,,	235671	4076	0 4⅛	2374	0 2⅜	44017
March, 1890 (12 weeks)	190477	3825	0 4¾	3244	0 4	44947
June ,, (14 weeks)	218790	4242	0 4⅝	2084	0 2¼	37671
September ,,	222986	4132	0 4⅜	2901	0 3	47143
December ,,	261217	4821	0 4⅜	4439	0 4	57347
March, 1891	245815	4956	0 4¾	3153	0 3	49228
June ,,	256359	5098	0 4¾	3163	0 2⅞	46274
	7232564	126760	0 4⅛	102143	0 3⅜	....

LONDON BRANCH DRAPERY, BOOTS, AND FURNISHING TRADE.

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Sales.			Expenses.		Profit.		Stocks.
	Drapery and Furnishing.	Boots and Shoes.	Total.	Amount	Rate.	Amount.	Rate.	
	£	£	£	£	s. d.	£	s. d.	£
September, 1880	....	3366	3366	72	0 5⅛	78	0 5½	1215
December ,, ...	1657	3134	4791	240	1 0	Loss 42	0 2	3805
March, 1881	2504	2909	5413	306	1 1½	do. 92	0 4	4524
June ,, ...	2653	3173	5826	307	1 0⅝	Profit 27	0 1	4730
September ,, ...	3110	3497	6607	311	0 11¼	18	0 0⅝	5118
December ,, ...	4291	3869	8160	344	0 10⅛	196	0 5¾	7054
March, 1882	4050	3027	7077	358	1 0⅛	72	0 2⅜	6776
June ,, ...	3582	3472	7054	393	1 1⅜	28	0 0⅞	6846
September ,, ...	4413	4382	8795	406	0 11	126	0 3⅜	7059
December ,, ...	4891	4748	9639	479	0 11⅞	86	0 2⅛	9524
March, 1883	5080	3566	8646	500	1 1⅞	87	0 2⅜	8854
June ,, ...	4766	4560	9326	577	1 2¾	91	0 2¼	9486
September ,, ...	5266	5099	10365	644	1 2⅞	22	0 0½	8130
December ,, ...	6642	4758	11400	691	1 2½	86	0 1¾	10011
March, 1884	7504	3939	11443	665	1 1⅞	27	0 0½	8992
June ,, (14 wks)	6306	4718	11024	688	1 3	158	0 3⅜	8308
September ,, ...	6601	6259	12860	703	1 1⅛	165	0 8	9689
December ,, ...	8592	4910	13502	751	1 1¼	182	0 3⅛	9977
March, 1885	9173	4694	13867	802	1 1⅞	171	0 2⅞	10497
June ,, ...	8897	5729	14626	901	1 2¾	91	0 1⅜	9936
September ,, ...	9875	6369	16244	834	1 0¼	89	0 1¼	10642
December ,, ...	12503	5532	18035	1017	1 1½	333	0 4⅜	11502
March, 1886	12994	5402	18396	1065	1 1⅞	223	0 2⅞	11102
June ,, ...	12257	5939	18196	1127	1 2¾	15	0 0⅛	11034
September ,, ...	13005	7541	20546	1107	1 0⅞	166	0 1⅞	12366
December ,, ...	15493	7208	22701	1230	1 1	372	0 3⅞	13713
March, 1887	14158	5838	19996	1228	1 2⅝	Loss 65	0 0¾	16022
June ,, ...	15689	6503	22192	1318	1 2¼	Profit 97	0 1	15710
September ,, ...	13966	6850	20816	1294	1 2⅞	Loss 39	0 0⅜	17571
December ,, ...	19411	7156	26567	2013	1 6⅛	do. 231	....	18858
March, 1888	16955	5600	22555	2026	1 9½	do. 578	....	23101
June ,, ...	19660	7760	27420	2076	1 6⅛	Profit 17	0 0⅛	21613
September ,, ...	16832	7937	24769	2146	1 8⅞	Loss 697	0 6¾	22798
December ,, ...	24441	8806	33247	2246	1 4⅛	do. 166	0 1⅛	24368
March, 1889	19404	7239	26643	2317	1 8¾	do. 1133	0 10⅛	28405
June ,, ...	19978	8482	28460	2325	1 7½	do. 57	0 0⅜	27589
September ,, (14wks)	21310	8946	30256	2473	1 7½	do. 999	0 7⅞	29974
December ,, ...	22847	7986	30833	2531	1 7⅝	do. 1158	0 9	29019
March, 1890 (12wks)	21059	7670	28729	2363	1 7⅝	do. 1854	1 3⅜	27096
June ,, (14wks)	24701	9154	33855	2541	1 6	do. 90	0 0⅝	23843
September ,, ...	23358	9478	32836	2425	1 5⅝	do. 682	0 4⅞	25793
December ,, ...	29838	9225	39063	2603	1 3⅞	Profit 270	0 1⅝	22615
March, 1891	28308	8866	37174	2713	1 5½	Loss 272	0 1¾	27391
June ,, ...	28417	10440	38857	2806	1 5¼	do. 451	0 2¾	27083
	556437	265736	822173	55962	1 4¼	Loss 5313	0 1½	....

CRUMPSALL BISCUIT WORKS TRADE.

From the time of commencing to keep a separate Account

QUARTERLY ACCOUNTS.

Date.	Net Supplies.	Production	Expenses.				Rate on Production.		Net Profit.		Stocks
			Sundry.	Depreciation.	Interest	Total.	Per cent.	Per £.	Amount	Rate per £.	
	£	£	£	£	£	£	£ s. d.	s. d.	£	s. d.	£
January, 1874 ..	2987	2878	604	60	87	751	26 1 10	5 2½	15	0 1¼	1678
April ,, ..	2814	2790	506	68	92	666	23 18 1	4 9	61	0 5⅛	1964
July ,, ..	3450	3426	502	80	124	706	20 11 6	4 1¼	192	1 1¼	1967
October ,, ..	3560	3538	585	87	132	804	22 13 11	4 6¼	loss 16	0 1	1887
January, 1875 ..	3365	3370	597	88	147	832	24 13 9	4 11	do. 9	0 0⅝	2029
April ,, ..	3575	3500	598	79	91	768	21 18 6	4 4	265	1 5¾	2137
July ,, ..	3529	3260	610	80	99	789	24 4 0	4 10	208	1 2⅛	1656
October ,, ..	3380	3301	676	81	90	847	25 13 2	5 1	94	0 6⅝	1433
January, 1876 ..	3180	3331	631	84	91	806	24 3 4	4 10	145	0 11	1538
April ,, ..	3187	3093	956	90	101	1147	37 1 8	7 5¾	13	0 1	2222
July ,, ..	4659	4918	888	98	111	1097	22 6 1	4 5	221	0 11⅛	1972
*October ,, ..	4975	5039	789	103	113	1005	19 18 9	3 11	332	1 4	2295
January, 1877 ..	3045	3015	649	107	116	872	28 18 5	5 9	64	0 5	2867
April ,, ..	3879	4177	704	109	129	942	22 11 0	4 6	44	0 2¾	3067
July ,, ..	4442	4503	629	110	132	871	19 6 10	3 10	17	0 1	2919
October ,, ..	5521	5158	740	111	118	969	18 16 0	3 9	115	0 5⅜	2591
January, 1878 ..	4176	4288	599	114	121	834	19 9 0	3 10¾	338	1 7 7/16	2961
April ,, ..	4115	3732	665	114	127	906	24 6 0	4 10¼	313	1 6¼	3003
July ,, ..	4217	4144	620	114	120	854	20 12 2	4 1	191	1 0	2608
October ,, ..	5109	5229	821	114	118	1053	20 2 9	4 0¼	614	2 5¼	2524
January, 1879 ..	4112	4184	692	139	116	947	22 12 8	4 6¼	400	1 10¾	2506
†March ,, ..	2953	2701	550	106	91	747	27 13 3	5 6⅜	181	1 4	2687
*June ,, ..	4515	4512	812	148	124	1084	24 0 2	4 9⅝	168	0 8⅞	2614
September,, ..	4716	4677	781	139	114	1034	22 2 2	4 5	303	1 3	2317
December ,, ..	4439	4564	709	139	118	966	21 2 10	4 2¾	352	1 6	2335
March, 1880 ..	4277	4268	799	139	107	1045	24 9 8	4 10¾	loss 12	0 0⅝	2540
June ,, ..	4550	4546	676	143	109	928	20 8 3	4 1	288	1 3¼	2439
September ,, ..	5227	5107	750	145	109	1004	19 13 2	3 11⅛	389	1 6¼	1948
December ,, ..	5099	5148	760	145	104	1009	19 12 0	3 11	318	1 2¾	1793
March, 1881 ..	4024	4156	703	144	106	953	22 18 7	4 7	165	0 9½	2038
June ,, ..	4863	4727	767	144	111	1022	21 12 4	4 3⅞	45	0 2¼	2464
September ,, ..	5823	6046	835	144	109	1088	18 0 0	3 7⅛	471	1 6¾	2183
December ,, ..	5412	5345	751	144	103	998	18 13 2	3 8¾	206	0 9¼	2105
March, 1882 ..	4733	4725	771	144	104	1019	21 11 4	4 3¾	265	1 1⅜	1899
June ,, ..	5064	4975	772	144	101	1017	20 8 0	4 1	164	0 7⅞	2138
September ,, ..	5860	5921	777	144	99	1020	17 4 6	3 5¼	632	2 1½	2089
December ,, ..	5975	5957	775	146	97	1018	17 1 10	3 5	437	1 5½	1703
March, 1883 ..	4838	5245	756	147	103	1006	19 3 7	3 10	496	1 10⅝	2399
June ,, ..	5407	5100	828	147	105	1080	21 3 6	4 2¾	169	0 7⅞	2299
September ,, ..	5915	5580	860	147	101	1108	19 17 1	3 11⅝	630	2 3	2076
December ,, ..	5737	5787	784	148	99	1031	17 16 3	3 6¾	786	2 8½	1896
March, 1884 ..	4740	4920	884	148	105	1137	23 2 2	4 7⅜	190	0 9¼	3201
*June ,, ..	5409	5098	997	158	108	1263	24 15 5	4 11½	345	1 4⅛	2425
September ,, ..	5828	5965	1094	177	117	1388	23 5 4	4 7¾	609	2 0⅜	2111
December ,, ..	5572	5582	866	182	100	1148	20 11 4	4 1¼	886	3 2	2129

* Fourteen Weeks. † Ten weeks.

CRUMPSALL BISCUIT WORKS TRADE.—*Con.*

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Net Supplies.	Production	Expenses.				Rate on Production.		Net Profit.		Stocks
			Sundry.	Depreciation.	Interest	Total.	Per cent.	Per £.	Amount	Rate per £.	
	£	£	£	£	£	£	£ s. d.	s. d.	£	s. d.	£
March, 1885 ..	4438	4600	1114	190	110	1414	30 14 9	6 1¾	94	0 4⅞	2707
June ,, ..	5514	5213	1168	192	107	1467	28 2 9	5 7½	283	1 1	3154
September ,, ..	5762	6250	1339	202	117	1658	26 10 6	5 3⅝	304	0 11⅝	3604
December ,, ..	5765	5767	1173	202	120	1495	25 18 5½	5 2⅛	810	2 9⅝	3534
March, 1886 ..	5133	5092	1242	202	123	1567	30 15 5	6 1¾	48	0 2¼	3747
June ,, ..	5494	5698	1322	207	119	1648	28 18 5	5 9⅜	115	0 5	3960
September ,, ..	5920	6060	1695	207	124	2026	33 8 7¾	6 8⅛	loss 258	0 10⅜	4479
December ,, ..	6987	6035	1556	281	163	2000	33 2 9½	6 7½	34	0 1⅛	4207
March, 1887 ..	6311	6637	1409	285	161	1855	27 18 11¾	5 7	215	0 8⅛	4285
June ,, ..	6602	6035	1512	313	196	2021	33 9 9	6 8¼	loss 191	0 6⅞	4396
September ,, ..	7466	8879	1664	340	188	2192	24 13 8⅞	4 11⅛	123	0 3⅞	5357
December ,, ..	7935	7549	1786	340	200	2326	30 16 2⅞	6 1⅞	loss 150	0 4½	5518
March, 1888 ..	7053	7404	1540	340	215	2095	28 5 10⅞	5 7⅞	do. 223	0 7½	5958
June ,, ..	7427	7265	1709	340	212	2261	31 2 5⅛	6 2⅝	180	0 5¾	6468
September ,, ..	8921	9188	1740	342	217	2299	25 0 5⅛	5 0	loss 195	0 5¼	6903
December ,, ..	8678	8298	1627	342	218	2187	26 7 1⅜	5 3¼	16	0 0⅜	7633
March, 1889 ..	7689	8779	1602	342	229	2173	24 15 0½	4 11⅜	94	0 2⅞	8892
June ,, ..	10285	8530	1713	342	226	2281	26 14 9¾	5 4⅛	469	0 10⅞	7463
*Sept. ,, ..	12420	14900	2178	343	247	2768	18 11 6½	3 8½	142	0 2¾	10655
December ,, ..	11687	10627	1990	348	227	2565	24 2 8¾	4 9⅞	569	0 11⅜	9411
†March, 1890 ..	10870	10988	2147	322	225	2694	24 10 4⅛	4 10¾	48	1	9436
*June ,, ..	12179	10603	2433	376	234	3043	28 13 11¾	5 8⅞	721	1 2⅛	9538
September ,, ..	14647	19258	2481	348	244	3073	15 19 1	3 2¼	loss 336	0 5½	13097
December ,, ..	14220	13348	2370	348	254	2972	22 5 4⅜	4 5⅜	loss 394	0 6⅝	
March, 1891 ..	14526	14346	2476	348	261	3085	21 10 1	4 3½	769	1 0⅝	12575
June ,, ..	15122	12262	2720	422	296	3438	28 0 9	5 7¼	672	0 10⅝	12621
	431304	431137	78824	13406	9952	102182	23 14 0⅛	4 8¾	17843	..	..
					Less Loss........................				1784	..	..
					Leaves Net Profit................				16059	0 8⅞	..

* Fourteen Weeks. † Twelve Weeks.

HECKMONDWIKE BOOT AND SHOE WORKS TRADE.

From its Commencement.

QUARTERLY ACCOUNTS.

Date.	Net Supplies.	Production.	Expenses.				Rate on Production.		Net Profit.		Net Loss.		Stocks.
			Sundry.	Depreciation.	Interest	Total.	Per cent.	Per £.	Amount	Rate.	Amount	Rate.	
	£	£	£	£	£	£	£ s. d.	s. d.	£	s. d.	£	s. d.	£
Sept., 1880	711	732	225	3	1	229	31 5 8	6 3	....	....	12	0 3⅞	1856
Dec., ,,	2349	2706	832	13	29	874	32 5 11½	6 5½	....	....	169	1 2⅞	2473
March, 1881	2808	3052	942	14	33	989	32 8 1	6 5¾	....	....	196	1 3⅜	2293
June, ,,	1913	2478	800	14	42	856	34 10 10	6 10⅞	....	....	139	1 1⅜	3637
Sept., ,,	2807	2467	761	14	48	823	33 7 2½	6 8	....	....	244	1 11⅝	3136
Dec., ,,	3623	3420	1089	15	34	1138	33 5 5¾	6 7¾	....	....	29	0 2	2238
March, 1882	3548	3608	1125	16	46	1187	32 17 11¾	6 6⅞	....	....	8	0 0½	2934
June, ,,	2986	2909	1102	16	42	1160	39 17 6¼	7 11⅝	63	0 5⅛	....	....	3186
Sept., ,,	2923	3687	1161	17	48	1226	33 5 0¼	6 7¾	....	....	94	0 6	3996
Dec., ,,	5145	5250	1653	17	47	1717	32 14 1	6 6⅜	....	....	124	0 5⅝	4016
March, 1883	3899	4130	1307	17	54	1378	33 7 3½	6 8	45	0 2½	....	....	5104
June, ,,	2901	2696	994	17	61	1072	39 15 3	7 11½	59	0 4⅜	....	....	5111
Sept., ,,	3948	3933	1325	17	60	1402	35 13 3¾	7 1½	107	0 6½	....	....	4585
Dec., ,,	5913	5618	1809	17	47	1873	33 6 9¼	6 8	92	0 3⅞	....	....	3950

March, 1884............	455	4662	1392	17	51	1460	31 6 4	6 3¼	139	0 7⅛	....	....	4461
June, „ (14 weeks)..	3169	3179	1138	19	53	1210	38 1 3	7 7¼	35	0 2⅝	....	....	3916
Sept., „	4334	4169	1373	16	61	1450	34 15 5	6 11⅜	....	....	131	0 7½	3131
Dec., „	6153	6128	2021	42	55	2118	34 11 3	6 10⅞	244	0 9½	....	....	3506
March, 1885............	5595	5556	1859	42	58	1959	35 5 2	7 0⅝	6	0 0¼	....	....	3934
June, „	3878	3968	1526	44	67	1637	41 5 1	8 3	27	0 1½	....	....	4774
Sept., „	5254	5800	1895	45	68	2008	34 12 4⅞	6 11	71	0 2⅞	....	....	5056
Dec., „	7939	8487	2552	45	63	2660	31 6 10	6 3⅛	157	0 4⅜	....	....	5314
March, 1886............	5893	5960	2153	45	77	2275	38 3 5	7 7½	....	....	66	0 2⅝	6171
June, „	3754	6171	1937	74	105	2116	34 5 9⅜	6 10¼	3	0 1½	....	....	8402
Sept., „	5646	5395	1730	74	120	1924	35 13 8	7 1½	287	1 0⅛	....	....	8445
Dec., „	6938	5892	2047	74	103	2224	37 14 11	7 6½	151	0 5⅛	....	....	6869
March, 1887............	4838	5335	1555	74	100	1729	32 8 2	6 5¾	....	....	138	0 6¾	6733
June, „	3936	3248	1271	74	96	1441	44 7 3¾	8 10½	40	0 2⅜	....	....	6155
Sept., „	5251	5039	1742	74	86	1902	37 14 10¾	7 6½	72	0 3¼	....	....	5454
Dec., „	8494	6019	2542	91	98	2731	45 7 5½	9 0⅞	263	0 7⅜	....	....	5382
March, 1888............	6526	5325	2229	111	125	2465	46 5 9¾	7 2¾	....	....	29	0 1	7326
June, „	5293	4042	1943	118	140	2201	54 9 0¾	8 0¾	257	0 11⅝	....	....	8116
Sept., „	8059	5958	2366	125	159	2650	44 9 6⅝	7 0¼	628	1 6⅝	....	....	9020
Dec., „	9429	7673	2833	134	164	3131	40 16 1¼	6 4¼	165	0 4½	....	....	10863
March, 1889............	7413	5573	2194	138	162	2494	44 15 0¼	6 11⅞	977	3 0¾	....	....	946
June, „	6613	5178	2052	138	162	2352	45 8 5½	7 0	....	....	60	0 2⅜	9166
Sept., „ (14 weeks)..	7472	5880	2415	158	185	2758	46 18 1⅛	7 3½	1165	3 6	....	....	11153
Dec., „	8317	6268	2494	168	178	2840	45 6 2¼	7 1⅜	....	....	160	0 5	10280
March, 1890 (12 weeks)..	7955	6096	2362	163	180	2705	44 7 5½	6 8⅞	512	1 3⅜	....	....	10365
June, „ (14 weeks)..	7617	6472	2593	192	207	2992	46 4 7⅛	7 2	....	....	114	0 3½	12466
Sept., ...	8903	7324	2820	182	209	3211	43 16 10	6 9⅝	740	1 7⅞	.....	....	11596
Dec., „	10660	8172	3261	182	201	3644	44 11 9⅞	7 0⅞	260	0 5¾	....	....	11325
March, 1891............	11088	8572	3519	186	195	3900	45 9 11¼	7 2⅝	631	1 1⅝	....	....	10903
June, „	7363	7954	3257	186	218	3661	46 0 6½	7 4⅝	246	0 8	....	....	16018
	243813	222181	80196	3238	4338	87772	39 10 1⅛	7 10¾	7433	....	1713	....	....
							Less Loss......		1713	....			
							Leaves Net Profit..		5720	0 5⅝			

LEICESTER BOOT AND SHOE WORKS TRADE.

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Net Supplies.	Production.	Expenses.			
			Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
January, 1874	3422	5190	1281	6	29	1316
April „	4506	10794	1512	7	42	1561
July „	7737	10120	2673	7	77	2757
October „	8065	8323	2671	10	101	2782
January, 1875	9148	9447	3191	12	122	3325
April „	11022	10381	3461	29	107	3597
July „	13987	14610	4320	34	127	4481
October „	15413	15349	4863	30	156	5049
January, 1876	13265	13362	4292	31	153	4476
April „	13602	11642	4190	31	151	4372
July „	15214	17921	5104	32	166	5302
*October „	19313	16419	6209	87	224	6520
January, 1877	14076	14122	5128	96	239	5463
April „	15870	14869	4968	102	268	5338
July „	19155	19653	6673	104	275	7052
October „	18551	18119	6042	105	247	6394
January, 1878	17564	14962	5674	105	233	6012
April „	15671	17902	5591	105	267	5963
July „	22014	18840	7423	106	259	7788
October „	18226	17154	5718	106	234	6058
January, 1879	17970	19043	7170	107	238	7515
†March „	12947	15196	5025	82	187	5294
*June „	21462	19585	6896	117	254	7267
September „	19379	19389	7325	109	216	7650
December „	23688	23576	8770	109	288	9167
March, 1880	20675	24392	8445	110	348	8903
June „	23571	20933	7004	110	310	7424
September „	18670	17610	6602	112	304	7018
December „	21739	21494	7815	112	279	8206
March, 1881	16827	20698	6775	112	298	7185
June „	26921	23471	8772	112	271	9155
September „	20723	21174	7834	112	261	8207
December „	23136	23807	9301	112	257	9670
March, 1882	19610	22487	8163	123	311	8597
June „	27552	25002	8808	122	276	9206
September „	26787	26702	9702	124	268	10094
December „	25149	25326	9715	126	258	10099
March, 1883	21493	22090	8278	124	312	8714
June „	25255	22929	8499	124	273	8896
September „	21777	20418	7880	124	228	8232
December „	23461	24777	9211	139	227	9577
March, 1884	21478	25093	8729	141	254	9124
*June „	32190	31418	11336	179	323	11838
September „	29282	25995	9946	252	371	10569
December „	24216	23827	9226	266	319	9811

* Fourteen weeks. † Ten weeks

LEICESTER BOOT AND SHOE WORKS TRADE.—*Continued.*

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Rate on Production.		Net Profit.		Net Loss.		Stocks.
	Per cent.	Per £.	Amount	Rate.	Amount	Rate.	
	£ s. d.	s. d.	£	s. d.	£	s. d.	£
January, 1874	25 6 8	5 0¾	..	..	8	0 0½	2579
April ,,	20 14 9	4 6½	108	0 5¾	..	..	2504
July ,,	27 4 8	5 5½	111	0 3⅜	..	..	4366
October ,,	33 8 6	6 8¼	373	0 11⅛	..	..	5716
January, 1875	35 3 11	7 0½	..	..	8	0 0¼	6466
April ,,	34 13 6	6 11¼	..	..	175	0 3¾	6956
July ,,	30 13 5	6 1½	1153	1 5⅞	..	..	8809
October ,,	32 17 10	6 7	..	..	174	0 2⅝	10773
January, 1876	33 10 0	6 8¼	108	0 2	..	..	9186
April ,,	37 10 11	7 6	226	0 4	..	..	10025
July ,,	29 11 8	5 11	165	0 2⅗	..	..	11149
*October ,,	39 14 1	7 11¼	629	0 $7\frac{13}{16}$	..	..	12677
January, 1877	38 13 8	7 8¾	..	..	134	0 2¼	14131
April ,,	35 18 0	7 2¼	..	..	23	0 0½	13013
July ,,	35 17 8	7 2¼	496	0 6	..	..	15634
October ,,	35 5 8	7 0½	17	0 $0\frac{3}{16}$	..	..	16692
January, 1878	40 3 8	8 0½	..	..	279	0 $3\frac{13}{16}$	12922
April ,,	33 6 3	6 8	79	0 1¼	..	..	15104
July ,,	41 6 9	8 3½	665	0 7½	..	..	14416
October ,,	35 5 5	7 0½	807	0 10½	..	..	14495
January, 1879	39 9 3	7 10¾	24	0 3¾	..	..	14515
†March ,,	34 16 9	6 11½	351	0 5½	..	..	16649
*June ,,	37 2 1	7 5	..	..	84	0 1	11456
September ,,	39 9 4	7 10¾	954	0 11¾	..	..	10996
December ,,	38 17 6	7 9¼	424	0 4¼	..	..	24733
March, 1880	36 10 0	7 3½	..	..	156	0 1½	28388
June ,,	35 9 1	7 1⅛	760	0 8⅝	..	..	20330
September ,,	39 17 0	7 11⅝	248	0 3⅜	..	..	14662
December ,,	38 3 6	7 7½	..	..	1161	1 0⅞	15772
March, 1881	34 14 3	6 11¼	934	0 10¾	..	..	19945
June ,,	39 0 1	7 9½	63	0 0⅝	..	..	15048
September ,,	38 15 2	7 9	410	0 4⅝	..	..	16310
December ,,	40 12 2	8 1½	..	..	955	0 9⅝	15594
March, 1882	38 4 7	7 8	339	0 3⅝	..	..	20370
June ,,	36 16 5	7 4¼	593	0 5⅝	..	..	15241
September ,,	37 16 0	7 6⅝	417	0 3¾	..	..	13437
December ,,	39 17 6	7 11⅝	300	0 2¾	..	..	14192
March, 1883	39 8 11	7 10⅝	..	..	341	0 3⅝	18248
June ,,	38 15 11	7 9	599	0 4⅛	..	..	13038
September ,,	40 6 4¼	8 0¾	58	0 0⅝	..	..	10389
December ,,	38 13 0	7 8¾	74	0 0⅝	..	..	10384
March, 1884	36 7 2	7 3¼	886	0 8⅜	..	..	15796
*June ,,	37 13 6	7 6⅜	1730	1 1⅛	..	..	19049
September ,,	40 13 2	8 1½	743	0 6¾	..	..	16274
December ,,	41 3 5	8 2¾	..	..	98	0 0⅞	17800

* Fourteen weeks. † Ten weeks.

LEICESTER BOOT AND SHOE WORKS TRADE.—*Continued.*

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Net Supplies.	Production.	Expenses.			
			Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
March, 1885	26769	27876	9905	268	349	10522
June ,,	30729	30386	11109	269	332	11710
September ,,	26076	24106	9330	270	325	9925
December ,,	25890	25438	9502	270	309	10081
March, 1886	26923	32001	11057	276	340	11673
June ,,	41536	38021	13750	276	313	14339
September ,,	27976	26674	9718	276	298	10292
December ,,	26028	26007	10206	276	293	10775
March, 1887	30476	34990	11855	280	340	12475
June ,,	39272	34884	12881	280	298	13459
September ,,	27824	26078	10325	280	289	10894
December ,,	28845	28372	10834	280	303	11417
March, 1888	33925	36819	13032	280	366	13678
June ,,	45382	40206	15331	280	347	15958
September ,,	33018	30077	12194	280	335	12809
December ,,	31163	32853	12649	284	333	13266
March, 1889	37726	44479	15618	288	393	16299
June ,,	54156	47577	17674	292	387	18353
September ,, (14 weeks)	44423	41322	16966	325	416	17707
December ,,	35962	42334	15740	331	437	16508
March, 1890 (12 weeks)	50644	51448	18281	307	470	19058
June ,, (14 weeks)	65366	61114	22790	360	493	23643
September ,,	46271	50874	18847	233	510	19590
December ,,	44218	57327	21543	240	661	22444
March, 1891	72088	63995	24294	248	687	25229
June ,,	64294	59885	23034	249	645	23928
	1858759	1860754	676676	11708	20677	709056

LEICESTER BOOT AND SHOE WORKS TRADE.—*Continued.*

From the time of commencing to keep a separate Account.

QUARTERLY ACCOUNTS.

Date.	Rate on Production.		Net Profit.		Net Loss.		Stocks.
	Per cent.	Per £.	Amount	Rate.	Amount	Rate.	
	£ s. d.	s. d.	£	s. d.	£	s. d.	£
March, 1885	37 14 11	7 6½	517	0 4⅜	..	..	18374
June ,,	38 10 9	7 8⅜	1241	0 9¾	..	..	17401
September ,,	41 3 5¼	8 2¾	296	0 2⅞	..	..	16116
December ,,	39 12 7	7 11⅛	1024	0 9⅝	..	..	15752
March, 1886	36 9 6	7 3½	688	0 5⅛	..	..	20081
June ,,	37 14 3	7 6½	2725	1 3⅝	..	..	16020
September ,,	38 11 8¼	7 8½	2121	1 6⅛	..	..	16266
December ,,	41 8 7⅜	8 3⅜	525	0 4¾	..	..	17736
March, 1887	35 13 0⅝	7 1⅝	1337	0 10¼	..	..	23050
June ,,	38 11 7⅝	7 8½	2681	1 4½	..	..	19075
September ,,	41 15 3⅞	8 4¼	964	0 8¼	..	..	17666
December ,,	40 4 9⅝	8 0½	1362	0 11¼	..	..	19118
March, 1888	37 2 11¾	7 5⅛	1920	1 1½	..	..	23460
June ,,	39 13 9⅝	7 11½	3408	1 6	..	..	21218
September ,,	42 11 8⅞	8 6⅛	1147	0 8¼	..	..	20345
December ,,	40 7 7⅛	8 0⅞	..	..	22	0 0⅛	22496
March, 1889	36 12 10½	7 3⅞	2300	1 2⅝	..	..	28976
June ,,	38 11 6	7 8½	4311	1 7	..	..	25376
September ,, (14 weeks)	42 17 0¼	8 6¾	1430	0 7⅝	..	..	26394
December ,,	38 19 10⅝	7 9½	306	0 2	..	..	33265
March, 1890 (12 weeks)	37 0 10¼	7 4⅞	2053	0 9⅝	..	..	35110
June ,, (14 weeks)	38 13 8¾	7 8¾	4700	1 5¼	..	..	35053
September ,,	38 10 1⅝	7 8⅜	1046	0 5⅜	..	..	43442
December ,,	39 3 0⅛	7 9⅞	944	0 5	..	..	61935
March, 1891	39 8 5½	7 10½	1201	0 3⅞	..	..	52523
June ,,	39 19 1½	7 11⅞	1812	0 6¾	..	..	55257
	38 2 1⅜	7 7⅜	56703	..	3618	..	..
	Less Loss		3618	..			
	Leaves Net Profit ..		53085	0 6¾			

DURHAM SOAP WORKS SUPPLIES,

From its Commencement.

Date.	Net Supplies.	Production.	Expenses.			
			Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
October, 1874	161	813	32	38	4	74
January, 1875	1938	2163	98	37	81	216
April ,,	2510	2540	117	38	54	209
July ,,	2620	2143	128	39	49	216
October ,,	1874	2484	139	39	54	232
January, 1876	2260	2142	128	39	56	223
April ,,	2657	2772	113	39	55	207
July ,,	2560	2523	115	39	57	211
*October ,,	2550	2146	125	39	69	233
January, 1877	1782	2284	135	60	90	285
April ,,	2371	2621	134	71	105	310
July ,,	2801	2653	144	82	121	347
October ,,	2724	3388	196	89	108	393
January, 1878	3202	3251	210	94	114	418
April ,,	3085	3421	310	98	125	533
July ,,	3070	2660	191	98	125	414
October ,,	2947	2868	194	74	89	357
January, 1879	2633	2220	188	75	91	354
*March ,,	2032	2326	159	56	70	285
†June ,,	2582	2726	203	77	96	376
September ,,	2076	1912	169	72	92	333
December ,,	2213	2423	184	72	91	347
March, 1880	2388	2055	199	72	85	356
June ,,	3095	3040	175	72	81	328
September ,,	3216	2937	193	73	79	345
December ,,	3031	3372	214	72	78	364
March, 1881	2656	2757	227	73	93	393
June ,,	3254	3411	173	73	87	333
September ,,	3230	3340	199	73	97	369
December ,,	2731	2757	243	73	99	415
March, 1882	3336	3129	212	73	72	357
June ,,	3480	3815	212	73	98	383
September ,,	3282	2795	179	73	100	352
December ,,	2703	2765	192	73	80	345
March, 1883	3089	3479	197	73	83	353
June ,,	3237	3251	188	73	92	353
September ,,	4426	5099	267	73	85	425
December ,,	3999	4112	258	80	99	437
March, 1884	3855	3799	213	80	96	389
*June ,,	3854	3659	224	87	99	410
September ,,	4008	3625	214	80	82	376
December ,,	3502	3638	198	80	66	344
March, 1885	4369	4311	243	80	66	389
June ,,	4691	4652	255	80	87	410
September ,,	4722	4702	266	80	45	430
December ,,	4129	4329	353	80	75	508

* Fourteen weeks. † Ten weeks. ‡ Twelve weeks.

EXPENSES, PROFIT, AND STOCKS,

QUARTERLY ACCOUNTS.

Date.	Rate on Production.		Net Profit.		Net Loss.		Stocks.
	Per cent.	Per £.	Amount.	Rate.	Amount.	Rate.	
	£ s. d.	s. d.	£	s. d.	£	s. d.	£
October, 1874 ..	9 2 0	1 9¾	..	..	108	13 4¾	804
January, 1875 ..	9 19 8	1 11¾	127	1 3½	..	..	1809
April ,, ..	8 4 7	1 7¾	82	0 7¾	..	..	1007
July ,, ..	10 1 7	2 0¼	182	1 4	..	..	1010
October ,, ..	9 6 0	1 10¼	92	0 11¾	..	..	1751
January, 1876 ..	10 8 2	2 1	..	..	120	1 0¾	1303
April ,, ..	7 9 4	1 6	11	0 1	..	..	1462
July ,, ..	8 7 3	1 8	97	0 9	..	..	2262
*October ,, ..	10 7 1	2 2	..	..	23	0 2	3029
January, 1877 ..	12 9 7	2 6	106	1 2¼	..	..	3871
April ,, ..	11 16 7	2 4¼	..	..	177	1 5⅞	3401
July ,, ..	13 1 7	2 7¼	105	0 9	..	..	4353
October ,, ..	11 12 0	2 4½	..	..	147	1 1	3289
January, 1878 ..	12 17 2	2 7	..	..	88	0 6$\frac{9}{16}$	3721
April ,, ..	15 11 7	3 1	..	..	142	0 10½	4495
July ,, ..	15 11 3	3 1	..	..	283	2 2¾	3947
October ,, ..	12 8 11	2 5¾	..	..	109	0 11	3374
January, 1879 ..	15 18 11	3 2¼	..	..	136	0 2⅞	3130
*March ,, ..	12 4 9	2 5	77	0 7⅞	..	..	2705
†June‡ ,, ..	13 15 10	2 9	..	..	..	..	3657
September ,, ..	17 8 3	3 5¾	..	..	238	2 5¾	3536
December ,, ..	14 6 4	2 10¼	46	0 4½	..	..	3769
March, 1880 ..	17 6 5	3 5⅝	7	0 0⅞	..	..	2680
June ,, ..	10 15 1	2 1⅞	..	..	63	0 5	2786
September ,, ..	11 14 11	2 4⅛	170	1 1⅞	..	..	2238
December ,, ..	10 15 10	2 2	24	0 1¾	..	..	3571
March, 1881 ..	14 5 1	2 10⅛	85	0 7⅜	..	..	3426
June ,, ..	9 15 3	1 11⅜	117	0 8⅛	..	..	3466
September ,, ..	11 0 11	2 2½	..	..	16	0 1	5369
December ,, ..	15 1 0	3 0⅛	..	..	54	0 4⅝	3707
March, 1882 ..	11 8 2	2 3⅜	57	0 4⅜	..	..	2834
June ,, ..	10 0 9	2 0	..	..	113	0 7	5405
September ,, ..	12 11 10	2 6⅛	40	0 3⅜	..	..	3807
December ,, ..	12 9 6	2 6	..	..	83	0 7⅛	2628
March, 1883 ..	10 2 10	2 0¼	..	..	38	0 2½	5047
June ,, ..	10 17 1	2 2	44	0 3¼	..	..	3838
September ,, ..	8 6 9¾	1 8	16	0 0⅝	..	..	3990
December ,, ..	10 12 6½	2 1½	40	0 2¼	..	..	5185
March, 1884 ..	10 4 9	2 0½	29	0 1¾	..	..	4594
*June ,, ..	11 4 1	2 2⅞	..	..	53	0 3⅜	4323
September ,, ..	10 7 5	2 0⅞	59	0 3⅞	..	..	2936
December ,, ..	9 9 1	1 10⅝	62	0 4	..	..	3489
March, 1885 ..	9 0 5½	1 9⅝	65	0 3½	..	..	3151
June ,, ..	8 16 3	1 9⅛	294	1 3⅛	..	..	6282
September ,, ..	9 2 10¾	1 9⅞	292	1 2⅞	..	..	4458
December ,, ..	11 14 8¼	2 4⅛	256	1 2⅛	..	..	4361

* Fourteen weeks. † Ten weeks. ‡ Twelve weeks.

DURHAM SOAP WORKS SUPPLIES,

From its Commencement.

Date.	Net Supplies.	Production.	Expenses.			
			Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
March, 1886	3552	3727	253	80	71	404
June „	4230	3979	286	80	61	427
September „	4344	3768	329	80	61	470
December „	3760	4309	755	80	59	894
March, 1887	3435	3394	341	80	70	491
June „	3255	3066	312	80	59	451
September „	3963	3754	340	80	57	477
December „	4627	4674	523	80	58	661
March, 1888	4641	4513	538	80	70	688
June „	4404	4193	448	80	74	602
September „	6129	6245	460	80	64	604
December „	6582	7175	470	80	61	611
March, 1889	5378	5657	551	82	80	713
June „	6145	6089	410	82	76	568
*Sept'mb'r „	7234	6410	476	82	75	633
December „	5886	5830	384	82	68	534
‡March, 1890	6069	5914	432	75	68	575
*June „	7522	6764	459	88	64	611
September „	7530	7754	445	82	60	587
December „	7335	7886	464	82	63	609
March, 1891	7766	7106	416	44	74	534
June „	8464	8505	495	43	67	605
	259182	260020	18293	4886	5307	28486

* Fourteen weeks. † Ten weeks. ‡ Twelve weeks.

EXPENSES, PROFIT, AND STOCKS,

QUARTERLY ACCOUNTS.

Date.	Rate on Production.		Net Profit.		Net Loss.		Stocks.
	Per cent.	Per £.	Amount.	Rate.	Amount.	Rate.	
	£ s. d.	s. d.	£	s. d.	£	s. d.	£
March, 1886 ..	10 16 9½	2 2	288	1 6½	..	..	3373
June „ ..	10 14 7½	2 1¾	209	0 11¾	..	..	3198
September „ ..	12 9 5⅝	2 5⅞	216	0 11⅞	..	..	2707
December „ ..	20 4 5¾	4 1¾	28	0 1¾	..	..	3999
March, 1887 ..	14 9 4	2 10⅝	210	1 2⅝	..	..	4685
June „ ..	14 14 2¼	2 11¼	92	0 6¾	..	..	3756
September „ ..	12 14 1½	2 6½	183	0 11	..	..	2795
December „ ..	14 2 10	2 9⅞	39	0 2	..	..	3637
March, 1888 ..	15 4 10¾	3 0½	79	0 4	..	..	3833
June „ ..	14 7 1⅝	2 10½	93	0 5	..	..	3803
September „ ..	9 13 5⅛	1 11⅛	223	0 8⅝	..	..	2901
December „ ..	8 10 3¾	1 8⅜	195	0 7	..	..	5448
March, 1889 ..	12 12 0⅞	2 6⅛	..	..	365	1 4¼	4936
June „ ..	9 6 6¾	1 10⅜	208	0 8	..	..	5073
*Sept'mb'r „ ..	9 17 6	1 11⅝	124	0 4	..	..	4371
December „ ..	9 3 2¼	1 9⅞	267	0 10⅞	..	..	4938
‡March, 1890 ..	9 14 5⅜	1 11¼	94	0 3⅜	..	..	4749
*June „ ..	9 0 7⅞	1 9⅝	259	0 8¼	..	..	4566
September „ ..	7 11 4¾	1 6⅛	190	0 6	..	..	2838
December „ ..	7 14 8⅛	1 6½	190	0 6⅛	..	..	5097
March, 1891 ..	7 10 3½	1 6	261	0 8	..	..	4509
June „ ..	7 2 3⅛	1 5	259	0 7½	..	..	4247
	10 19 1¼	2 2¼	6289	..	2356	..	..
	Less Loss		2356	..			
	Leaves Net Profit		3933	0 3⅝			

* Fourteen weeks. † Ten weeks. ‡ Twelve weeks.

BATLEY WOOLLEN MILL TRADE.

From its Commencement.

QUARTERLY ACCOUNTS.

Date.	Net Supplies.	Production.	Expenses.				Rate on Production.		Net Profit.		Net Loss.		Stocks
			Sundry	Depreciation.	Interest	Total.	Per cent.	Per £	Amount	Rate.	Amount	Rate.	
	£	£	£	£	£	£	£ s. d.	s. d.	£	s. d.	£	s. d.	£
March, 1887	..	184	318	2	1	321	174 9 1½	34 10⅝	....	....	228	....	487
June, 1887	320	2354	1006	15	21	1042	44 5 3⅝	8 10⅛	....	....	181	11 8¾	3569
Sept., ,, ...	1042	2449	1074	54	59	1187	48 9 4½	9 8¼	25	0 5¾	....	....	6010
Dec., ,, ...	1116	3508	1322	60	83	1465	41 15 2¾	8 4⅛	....	....	99	1 9⅛	8061
March, 1888	3059	2502	1241	63	99	1403	56 1 6	11 2½	....	....	311	2 0⅜	8249
June, ,, ...	2326	2361	1422	76	113	1611	68 4 8	13 7⅞	....	....	799	6 10⅜	8888
Sept., ,, ...	910	4403	1723	77	139	1939	44 0 9⅛	8 9⅝	....	....	156	3 5	13705
Dec., ,, ...	5295	4570	1677	81	162	1920	42 0 3⅛	8 4¾	....	....	363	1 4⅜	11876
March, 1889	5195	3602	1356	81	130	1567	43 10 0¾	8 8⅜	....	....	186	0 8½	10115
June, ,, ...	3523	3284	1383	82	128	1593	48 10 1⅞	9 8⅜	....	....	433	2 5⅜	10550
Sept., ,, (14 weeks)..	3131	2669	1438	84	144	1666	62 8 4⅜	12 5⅝	....	....	1152	7 4¼	11239
Dec., ,, ...	5340	2777	1528	86	132	1746	62 17 5⅝	12 6¾	....	....	2147	8 0½	7308
March, 1890 (12 weeks)..	3181	2740	1177	80	94	1351	49 6 1½	9 10¼	....	....	342	2 1¾	7284
June, ,, (14 weeks)..	3679	3264	1434	97	106	1637	50 3 0¾	10 0⅜	....	....	428	2 3⅞	6330
Sept., ,, ...	3074	3197	1325	90	97	1512	47 5 10⅝	9 5½	15	0 1⅛	....	....	6349
Dec., ,, ...	3135	3754	1549	96	99	1744	46 9 1⅝	9 3⅜	....	....	11	0 0¾	7326
March, 1891...........	4002	3385	1507	96	102	1705	43 17 8¾	8 9¼	....	....	13	0 0¼	6883
June, ,, ...	4342	4455	1515	100	105	1720	38 12 1⅞	7 8⅝	277	1 3¼	....	....	7168
	52670	55958	23995	1320	1814	27129	48 9 5¼	9 8¼	317	....	6849	....	....
									Less Profit ..		317	....	
									Leaves Net Loss.		6532	2 5¾	

LEEDS AND BATLEY READY-MADES DEPARTMENT.

From its Commencement.

QUARTERLY ACCOUNTS.

Date.	Net Supplies.	Expenses.				Net Loss.		Stocks.
		Sundry.	Depreciation	Interest.	Total.	Amount.	Rate.	
	£	£	£	£	£	£	s. d.	£
December, 1888	318	392	13	8	413	182	11 5¼	320
March, 1889................	820	645	14	11	670	266	6 5¾	415
June, 1889	1331	833	14	10	857	55	0 9⅞	528
September, 1889............	892	656	15	15	686	190	4 3	620
December, 1889	1089	699	15	13	727	301	5 6¼	495
March, 1890 (12 weeks)	1394	698	14	15	727	Profit 56	0 9⅝	990
June, 1890 (14 weeks)	2169	753	17	17	787	,, 46	0 5	818
September, 1890............	966	632	16	15	663	,, 25	0 6⅛	928
December, 1890	1673	1106	31	24	1161	Loss 258	3 0⅞	1316
March, 1891................	3417	1530	33	28	1591	Profit 38	0 2⅝	1199
June, 1891	2381	1427	33	30	1490	,, 123	1 0⅜	1923
	16450	9371	215	186	9772	Loss 964	1 2	....

LONGTON CROCKERY DEPÔT—TRADE, &c.

Since its Commencement.

QUARTERLY ACCOUNTS.

Date.	Supplies.			Total Expenses.		Net Profit.		Loss.		Stocks.
	Selves.	Scottish.	Total.	Amount.	Rate.	Amount.	Rate.	Amount.	Rate.	
	£	£	£	£	s. d.	£	s. d.	£	s. d.	£
September, 1886	1355	....	1355	50	2 2½	....	....	6	1	282
December ,,	2613	....	2613	222	1 8⅜	....	....	31	0 2¾	540
March, 1887	2728	43	2771	197	1 5⅜	17	0 1⅜	....	....	567
June ,,	2818	42	2860	246	1 8⅝	35	0 2⅞	....	....	523
September ,,	2881	71	2952	199	1 4⅛	63	0 5⅛	....	....	509
December ,,	3498	148	3646	234	1 3¼	64	0 4⅜	....	....	596
March 1888	3543	153	3696	232	1 3	95	0 6⅜	....	....	736
June ,,	3761	154	3915	261	1 4	63	0 3¾	....	....	730
September ,,	3219	370	3589	257	1 5⅛	93	0 6⅛	....	....	831
December ,,	3950	395	4345	250	1 1¾	102	0 5⅝	....	....	1116
March, 1889	4074	295	4369	230	1 0⅝	53	0 2⅞	....	....	1122
June ,,	3877	363	4240	284	1 4	194	0 10⅞	....	....	1472
September ,, (14 weeks)	4444	211	4655	285	1 2⅝	128	0 6½	....	....	1152
December ,,	5071	314	5385	375	1 4⅝	158	0 7	....	....	1929
March, 1890 (12 weeks)	4729	521	5250	340	1 3½	159	0 7¼	....	....	2381
June ,, (14 weeks)	5446	165	5611	467	1 7⅞	47	0 2	....	....	2568
September ,,	5219	118	5337	426	1 7¼	108	0 4¾	....	....	2340
December ,,	6398	177	6575	411	1 3	229	0 8¼	....	....	3053
March, 1891	6157	26	6183	425	1 4⅜	137	0 5¼	....	....	3014
June ,,	5600	....	5600	483	1 8⅝	104	0 4⅜	....	....	2948
	81381	3566	84947	5974	1 4⅞	1849	....	87	....	....
			Less Loss			37	....			
			Leaves Net Profit			1812	0 5			

MANCHESTER GROCERY AND PROVISION SALES, EXPENSES, PROFIT, AND STOCKS.

From the time of commencing to keep a separate Account.

IN YEARS.

YEAR ENDING	Sales.	Expenses.		Profit.		Stocks.
		Amount	Rate.	Amount	Rate.	
	£	£	s. d.	£	s. d.	£
January, 1875 (3 quarters)	1110155	11716	0 2½	11986	0 2½	71360
„ 1876	1476536	14701	0 2⅜	19042	0 3	56487
„ 1877 (53 weeks)	1707637	17692	0 2⅜	27993	0 3⅞	68205
„ 1878	1761017	16866	0 2¼	25745	0 3½	53790
„ 1879	1683613	17373	0 2⅜	26502	0 3¾	55319
December, 1879 (50 weeks)	1590007	16761	0 2½	28826	0 4¼	71446
„ 1880	1998384	18911	0 2¼	30977	0 3⅝	70091
„ 1881	2047210	19883	0 2¼	32460	0 3¾	87277
„ 1882	2298350	23666	0 2⅜	30644	0 3⅛	141191
„ 1883	2544409	28337	0 2⅝	27455	0 2½	109414
„ 1884 (53 weeks)	2457288	28522	0 2¾	24893	0 2⅜	107524
„ 1885	2375945	27484	0 2¾	41757	0 4⅛	92790
„ 1886	2571435	29777	0 2¾	41381	0 3¾	113620
„ 1887	2827624	32979	0 2¾	45516	0 3¾	129565
„ 1888	3092225	35914	0 2¾	49798	0 3¾	139849
„ 1889 (53 weeks)	3503195	39805	0 2⅝	61452	0 4⅛	112395
„ 1890	3517114	41548	0 2¾	65984	0 4½	123432
	38562144	421935	0 2⅝	592411	0 3⅝	....

MANCHESTER DRAPERY AND WOOLLEN CLOTH SALES, EXPENSES, PROFIT, AND STOCKS.

From the time of commencing to keep a separate Account.

IN YEARS.

YEAR ENDING	Sales.	Expenses.		Profit.		Loss.		Stocks.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
	£	£	s. d.	£	s. d.	£	s. d.	£
Jan., 1874 (1 quarter)..	10575	348	0 8	201	0 4 9/16	....	....	11568
„ 1875..............	71290	3872	1 1	1244	0 4⅛	....	....	36824
„ 1876..............	129486	7264	1 1½	720	0 1¼	....	....	72408
„ 1877 (53 weeks) ..	147083	9391	1 3⅜	....	....	1420	0 2¼	69267
„ 1878..............	124918	8879	1 5½	....	....	4144	0 7⅞	48511
„ 1879..............	134746	8518	1 3⅛	635	0 1⅛	....	....	44439
Dec., 1879 (50 weeks) ..	126824	7817	1 2¾	1674	0 3⅛	....	....	43225
„ 1880..............	139421	8511	1 2⅝	2314	0 4	....	....	44105
„ 1881..............	132914	8168	1 2¾	1932	0 3½	....	....	42203
„ 1882..............	143019	8337	1 1⅞	3504	0 5⅞	....	....	40854
„ 1883..............	156997	8976	1 1⅝	4171	0 6⅜	....	....	41365
„ 1884 (53 weeks) ..	186137	9587	1 0¼	5693	0 7¼	....	....	42433
„ 1885..............	194443	10315	1 0⅝	5724	0 7	....	....	50190
„ 1886..............	217312	11143	1 0¼	5660	0 6¼	....	....	60405
„ 1887..............	232524	12224	1 0½	3622	0 3⅝	....	....	65807
„ 1888..............	255326	12893	1 0	4765	0 4⅜	....	....	70560
„ 1889 (53 weeks) ..	283264	15011	1 0⅝	4328	0 3⅝	....	....	100126
„ 1890..............	338056	17705	1 0½	5705	0 4	....	....	96202
	3024335	168959	1 1⅜	51892	....	5564	....	....
Less Depreciation allowed, see Disposal of Profit Account, October, 1877....			£4757					
„ Loss			5564	10321	....			
Leaves Net Profit				41571	0 3¼			

MANCHESTER WOOLLEN CLOTH DEPARTMENT.

From the time of commencing to publish a separate Account in Balance Sheet.

IN YEARS.

YEAR ENDING	Sales.	EXPENSES.		PROFIT.		LOSS.		Stocks.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
	£	£	s. d.	£	s. d.	£	s. d.	£
December, 1884	20368	1221	1 2⅜	409	0 4¾	....	....	4407
„ 1885	21210	1249	1 2⅛	336	0 3¾	....	....	5242
„ 1886	22173	1417	1 3¼	327	0 3½	....	....	6275
„ 1887	21820	1427	1 3⅝	....	....	2	....	6112
„ 1888	23047	1547	1 4	....	....	25	0 0¼	8450
„ 1889 (53 weeks)..	26813	1845	1 4½	....	....	212	0 1⅞	12277
„ 1890	26693	2095	1 6¾	....	....	1284	0 11½	11463
	162124	10801	1 3⅞	1072	....	1523	....	....
	Less Profit					1072	....	
	Leaves Net Loss					451	0 0⅝	

MANCHESTER BOOT AND SHOE SALES, EXPENSES, PROFIT, AND STOCKS.

From the time of commencing to keep a separate Account.

IN YEARS.

YEAR ENDING	Sales.	Expenses.		Profit.		Stocks.
		Amount	Rate.	Amount	Rate.	
	£	£	d.	£	d.	£
January, 1874 (1 quarter)	5506	204	8¾	1	..	4715
„ 1875........................	37257	1129	7¼	748	4¾	5197
„ 1876........................	53885	1326	5⅞	775	3⅜	7711
„ 1877 (53 weeks)................	57307	1811	7½	586	2⅜	6082
„ 1878........................	58304	1975	8⅛	786	3⅛	7935
„ 1879........................	59327	2192	8¾	767	3	10242
December, 1879 (50 weeks)................	55270	2135	9¼	752	3¼	10964
„ 1880........................	62139	2387	9⅛	755	2⅞	11484
„ 1881........................	71382	2492	8⅜	842	2¾	11377
„ 1882........................	76101	2583	8⅛	1246	3⅞	12564
„ 1883........................	86056	2882	8	1261	3½	12938
„ 1884 (53 weeks)................	99694	3150	7½	1586	3¾	16576
„ 1885........................	106755	3596	8	1395	3⅛	16074
„ 1886........................	121432	3772	7⅜	2767	5⅜	16578
„ 1887........................	126099	4070	7⅝	3083	5¾	19727
„ 1888........................	139188	4864	8⅜	2940	5	22680
„ 1889 (53 weeks)	163002	5491	8	3772	5½	24067
„ 1890........................	188530	5983	7½	4957	6¼	32095
	1567234	52042	7⅞	29019	4⅜	..

MANCHESTER FURNISHING SALES, EXPENSES, PROFIT, AND STOCKS.

From the time of commencing to keep a separate Account.

IN YEARS.

YEAR ENDING	Sales.	Expenses.		Profit.		Loss.		Stocks.
		Amount	Rate.	Amount	Rate.	Amount	Rate.	
	£	£	s. d.	£	s. d.	£	s. d.	£
Jan., 1877 (27 weeks)	5944	405	1 4⅜	..	..	52	0 2	2571
„ 1878............	15464	984	1 3¼	65	0 1	..	..	2286
„ 1879............	17374	1185	1 4¼	140	0 1⅞	..	..	2421
Dec., 1879 (50 weeks)	18361	1108	1 2⅜	60	0 0¾	..	..	3524
„ 1880............	24243	1317	1 1	404	0 4	..	..	4307
„ 1881............	24844	1293	1 0½	171	0 1⅝	..	..	3971
„ 1882............	29021	1515	1 0½	219	0 1¾	..	..	3630
„ 1883............	34804	1878	1 0⅞	423	0 2⅞	..	..	4274
„ 1884 (53 weeks)	44311	2253	1 0	673	0 3¾	..	..	5433
„ 1885............	51238	2415	0 11¼	893	0 4⅛	..	..	5817
„ 1886............	62340	2657	0 10⅛	1129	0 4¼	..	..	6041
„ 1887............	72932	3497	0 11½	946	0 3	..	..	9497
„ 1888............	85484	4755	1 1¼	546	0 1½	..	..	8548
„ 1889 (53 weeks)	96163	4952	1 0¼	1436	0 3½	..	..	9770
„ 1890............	122661	5389	0 10½	2351	0 4½	..	..	12930
	705184	35603	1 0	9456	..	52	..	..
	Less Loss...............			52	..			
	Leaves Net Profit			9404	0 3⅛			

NEWCASTLE BRANCH GROCERY AND PROVISION SALES, EXPENSES, PROFIT, AND STOCKS.

From the time of commencing to keep a separate Account.

IN YEARS.

YEAR ENDING		Sales.	EXPENSES.		PROFIT.		Stocks.
			Amount	Rate.	Amount	Rate.	
		£	£	s. d.	£	s. d.	£
January,	1877 (53 weeks)................	529244	7727	0 3½	4531	0 2	34591
"	1878..........................	541783	8213	0 3⅝	4139	0 1¾	28996
"	1879..........................	457597	7402	0 3⅞	3168	0 1⅝	22789
December,	1879 (50 weeks)................	465108	6823	0 3½	7234	0 3⅝	49145
"	1880..........................	588664	7868	0 3⅛	4636	0 1⅞	44398
"	1881..........................	703337	8921	0 3	9296	0 3⅛	54648
"	1882..........................	795007	10098	0 3	8741	0 2⅝	65330
"	1883..........................	871597	10785	0 2⅞	10476	0 2⅞	55152
"	1884 (53 weeks)................	930803	11395	0 2⅞	12451	0 3⅛	65158
"	1885..........................	936542	12075	0 3	14422	0 3⅝	53546
"	1886..........................	949878	12321	0 3	18794	0 4⅝	71265
"	1887..........................	966148	14220	0 3½	11026	0 2⅝	59632
"	1888..........................	1027528	14125	0 3¼	19143	0 4⅜	65838
"	1889 (53 weeks)	1100451	14947	0 3¼	18421	0 4	55671
"	1890..........................	1173876	15147	0 3	26496	0 5⅜	42136
		12037563	162067	0 3⅛	172974	0 8⅜	..

NEWCASTLE BRANCH DRAPERY SALES, EXPENSES, PROFIT, AND STOCKS.

From the time of commencing to keep a separate Account.

IN YEARS.

YEAR ENDING		Sales.	EXPENSES.		PROFIT.		Stocks.
			Amount.	Rate.	Amount.	Rate.	
		£	£	s. d.	£	s. d.	£
January,	1877 (53 weeks)	39896	1728	0 10⅜	796	0 4¾	11525
"	1878..................	49559	2211	0 10⅝	999	0 4¾	11635
"	1879..................	44161	2159	0 11⅝	612	0 3¼	10463
December,	1879 (50 weeks)......	44674	2153	0 11½	871	0 4⅝	11590
"	1880..................	55979	2494	0 10⅝	2206	0 9½	16171
"	1881..................	69081	2656	0 9⅛	2339	0 8⅛	16075
"	1882..................	84457	2975	0 8⅜	3656	0 10⅜	15754
"	1883..................	99354	3387	0 8⅛	4499	0 10¾	16594
"	1884 (53 weeks)	118345	3983	0 8	4503	0 9⅛	18906
"	1885..................	142701	4598	0 7⅝	6906	0 11½	24084
"	1886..................	152433	5342	0 8⅜	7562	0 11⅞	28645
"	1887..................	144713	5868	0 9⅝	5845	0 9⅝	25537
"	1888..................	161974	5973	0 8¾	6373	0 9⅜	30177
"	1889 (53 weeks)	185443	6515	0 8⅜	7600	0 9¾	32799
"	1890..................	232360	6850	0 7	10588	0 10⅞	33216
		1625130	58892	0 8⅝	65355	0 9⅝	..

NEWCASTLE BRANCH BOOT AND SHOE AND FURNISHING SALES, EXPENSES, PROFIT, AND STOCKS.

From the time of commencing to keep a separate Account.

IN YEARS.

YEAR ENDING	Sales.	EXPENSES.		PROFIT.		Stocks.
		Amount	Rate.	Amount	Rate.	
	£	£	s. d.	£	s. d.	£
January, 1877 (53 weeks).............	25379	649	0 6⅛	406	0 3¾	1505
,, 1878.........................	28425	760	0 6⅜	690	0 5¾	2242
,, 1879.........................	28375	880	0 7⅜	310	0 2⅝	3179
December, 1879 (50 weeks).............	27708	935	0 8	357	0 3	4681
,, 1880.........................	34968	1276	0 8¾	649	0 4⅜	5971
,, 1881.........................	42991	1307	0 7½	938	0 5¼	4645
,, 1882.........................	54487	1527	0 6⅝	1336	0 5⅞	6561
,, 1883.........................	65501	1955	0 7⅛	1890	0 6⅞	5817
,, 1884 (53 weeks).............	75054	2408	0 7⅝	1917	0 6⅛	8266
,, 1885.........................	89117	2783	0 7⅜	2195	0 5⅞	11319
,, 1886.........................	97148	3646	0 9	1619	0 4	13442
,, 1887.........................	91029	3929	0 10¼	1173	0 3	13974
,, 1888.........................	101272	3978	0 9⅜	1547	0 3⅝	14483
,, 1889 (53 weeks)	139607	6306	0 10¾	1124	0 1⅞	19098
,, 1890.........................	202557	7304	0 8⅝	4796	0 5⅝	22344
	1103618	39643	0 8½	20947	0 4½	..

LONDON BRANCH GROCERY SALES, EXPENSES, PROFIT, AND STOCKS.

From the time of commencing to keep a separate Account.

IN YEARS.

YEAR ENDING	Sales.	EXPENSES.		PROFIT.		Stocks.
		Amount.	Rate.	Amount.	Rate.	
	£	£	s. d.	£	s. d.	£
January, 1875 (3 qrs.)........	72385	1542	0 5⅛	567	0 1⅞	7315
,, 1876	130752	2365	0 4⅜	1584	0 2⅞	7219
,, 1877 (53 weeks)	184879	3026	0 3⅞	4182	0 5⅜	12668
,, 1878	210415	3283	0 3¾	2320	0 2⅝	10511
,, 1879	216314	3381	0 3¾	2388	0 2⅝	8489
December, 1879 (50 weeks)	232660	3570	0 3⅝	5239	0 5⅜	13594
,, 1880	274965	4066	0 3½	3559	0 3⅛	20789
,, 1881	289748	5310	0 4⅜	2149	0 1¾	7394
,, 1882	296767	5001	0 4	3776	0 3	10636
,, 1883	337753	5441	0 3⅞	4630	0 3¼	13282
,, 1884 (53 weeks)	375963	6233	0 4	5062	0 3¼	18869
,, 1885	445876	7485	0 4	9101	0 4⅞	24256
,, 1886	527904	8463	0 3¾	9719	0 4⅜	24739
,, 1887	652882	11336	0 4⅛	8839	0 3¼	47319
,, 1888	739279	14028	0 4½	9377	0 3	41562
,, 1889 (53 weeks)	848378	15176	0 4¼	10667	0 3	44017
,, 1890	893470	17020	0 4½	12668	0 3⅜	57347
	6730390	116726	0 4⅛	95827	0 3⅜	....

LONDON BRANCH DRAPERY SALES, EXPENSES, PROFIT, AND STOCKS.

From the time of commencing to keep a separate Account.

IN YEARS.

YEAR ENDING	Sales.			Expenses.		Profit.		Stocks.
	Drapery and Furnishing	Boots and Shoes.	Total.	Amount	Rate.	Amount.	Rate.	
	£	£	£	£	s. d	£	s. d.	£
December, 1880 (2 qrs.)	1657	6500	8157	312	0 9⅛	36	0 1	3805
,, 1881	12558	13448	26006	1268	0 11⅝	149	0 1⅜	7054
,, 1882	16936	15629	32565	1636	1 0	312	0 2¼	9524
,, 1883	21754	17983	39737	2412	1 2½	286	0 1¾	10011
,, 1884 (53 wks)	29003	19826	48829	2807	1 1¾	532	0 2⅝	9977
,, 1885	40448	22324	62772	3554	1 1½	684	0 2⅛	11502
,, 1886	53749	26090	79839	4529	1 1½	776	0 2¼	13713
,, 1887	63224	26347	89571	5853	1 3⅝	Loss 238	0 0⅝	18858
,, 1888	77888	30103	107991	8494	1 6⅞	,, 1424	0 3⅛	24368
,, 1889 (53 wks)	83539	32653	116192	9646	1 7⅞	,, 3347	0 6⅞	29019
,, 1890	98956	85527	134483	9932	1 5⅝	,, 2356	0 4⅛	22615
	499712	246430	746142	50443	1 4⅛	Loss 4590	0 1⅜	....

CRUMPSALL BISCUIT WORKS SUPPLIES, EXPENSES, PROFIT, AND STOCKS.

From the time of commencing to keep a separate Account.

IN YEARS.

YEAR ENDING	Net Supplies.	Production.	Expenses.				Rate on Production.		Net Profit.		Stocks.
			Sundry.	Depreciation.	Interest	Total.	Per cent.	Per £.	Amount	Rate per £.	
	£	£	£	£	£	£	£ s. d.	s. d.	£	s. d.	£
Jan., 1874*..	2987	2878	604	60	87	751	26 1 10	5 2½	15	0 1¼	1678
,, 1875..	13189	13124	2190	323	495	3008	22 18 5	4 7	228	0 4⅛	2029
,, 1876..	13664	13392	2515	324	371	3210	23 19 5	4 9½	712	1 0¾	1538
,, 1877†.	15866	16065	3282	398	441	4121	25 13 0	5 1½	630	0 9⅜	2867
,, 1878..	18018	18126	2672	444	500	3616	19 18 11	3 11⅞	514	0 6¾	2961
,, 1879..	17553	17289	2798	481	481	3760	21 15 0	4 4⅛	1518	1 9	2506
Dec., 1879‡.	16623	16454	2852	532	447	3831	23 5 8	4 7⅞	1004	1 2⅝	2335
,, 1880..	19153	19069	2985	572	429	3986	20 18 1	4 2⅛	983	1 0½	1793
,, 1881..	20122	20274	3056	576	429	4061	20 0 7	4 0	887	0 10½	2105
,, 1882..	21632	21578	3095	578	401	4074	18 17 7	3 9¼	1498	1 4⅝	1703
,, 1883..	21897	21712	3228	589	408	4225	19 9 2	3 10⅝	2081	1 11	1896
,, 1884†.	21549	21565	3841	665	430	4936	22 17 9	4 6⅞	2030	1 10½	2129
,, 1885..	21479	21830	4794	786	454	6034	27 12 9	5 6¼	1491	1 4⅜	3534
,, 1886..	23534	22885	5815	897	529	7241	31 12 9¾	6 3⅞	Loss 61	0 0½	4207
,, 1887..	28314	29100	6371	1278	745	8394	28 16 10¾	5 9⅛	,, 3	..	5518
,, 1888..	32079	32155	6616	1364	862	8842	27 9 11½	5 5⅞	,, 222	0 1⅝	7633
,, 1889†.	42081	42836	7483	1375	929	9787	22 16 11⅜	4 6¾	1274	0 7¼	9411
,, 1890..	51916	54197	9431	1394	957	11782	21 14 9⅜	4 4⅛	39	0 0⅛	12712
	401656	404529	73628	12636	9395	95659	23 12 11¼	4 8¾	‖ 14618	0 8⅝	..

* One quarter. † Fifty-three weeks. ‡ Fifty weeks. ‖ Profit.

LEICESTER BOOT AND SHOE WORKS SUPPLIES, EXPENSES, PROFIT, AND STOCKS.

From the time of commencing to keep a separate Account.

IN YEARS.

YEAR ENDING	Net Supplies.	Production.	Expenses.				Rate on Production.		Net Profit.		Net Loss.		Stocks.
			Sundry.	Depreciation.	Interest	Total.	Per cent.	Per £.	Amount	Rate.	Amount	Rate.	
	£	£	£	£	£	£	£ s. d.	s. d.	£	s. d.	£	s. d.	£
Jan., 1874*..	3422	5190	1281	6	29	1316	25 6 8	5 0¾	..	..	8	0 0½	2579
,, 1875..	29456	38684	10047	36	342	10425	26 18 11	5 4⅝	584	0 3⅝	..	..	6466
,, 1876..	53687	53702	16936	124	543	17603	32 15 6	6 6⅝	912	0 4	..	..	9186
,, 1877†..	62205	60104	20631	246	780	21657	36 0 6	7 2⅜	886	0 3½	..	..	14131
,, 1878..	71140	67603	23357	416	1023	24796	36 13 6	7 4	211	0 0¾	..	..	12922
,, 1879..	73881	72939	25902	424	998	27324	37 9 9	7 6	1575	0 5⅛	..	..	14515
Dec., 1879‡..	77476	77746	28016	417	945	29378	37 15 8	7 6⅝	1645	0 5	..	..	24733
,, 1880..	84655	84429	29866	444	1241	31551	37 7 4	7 5⅝	..	..	309	0 0⅞	15772
,, 1881..	87607	89150	32682	448	1087	34217	38 8 8	7 8	452	0 1⅛	..	..	15594
,, 1882..	99098	99517	36388	495	1113	37996	38 3 5	7 7½	1649	0 3⅞	..	..	14192
,, 1883..	91986	90214	33868	511	1040	35419	39 5 2	7 10⅛	190	0 0½	..	..	10384
,, 1884†..	107166	106333	39237	838	1267	41342	38 17 7	7 9¼	3261	0 7⅜	..	..	17800
,, 1885..	109464	107806	39846	1077	1315	42238	39 3 7	7 10	3078	0 6¾	..	..	15752
,, 1886..	122463	122703	44731	1104	1244	47079	38 7 4⅜	7 8	6059	0 11¾	..	..	17736
,, 1887..	126417	124324	45895	1120	1230	48245	38 16 1⅜	7 9⅛	6344	1 0	..	..	19118
,, 1888..	143488	139955	53206	1124	1381	55711	39 16 1½	7 11½	6453	0 10¾	..	..	22496
,, 1889†	172267	175712	65998	1236	1633	68867	39 3 10¼	7 10	8347	0 11⅝	..	..	33265
,, 1890..	206499	220763	81461	1140	2134	84735	38 7 7¾	7 8	8743	0 10⅛	..	..	61935
	1722377	1736874	629348	11206	19345	659899	37 19 10⅜	7 7⅛	50389	..	317	..	..
							Less Loss..............		317				
							Leaves Net Profit......		50072	0 6⅞			

* One quarter. † Fifty-three weeks. ‡ Fifty weeks.

HECKMONDWIKE BOOT AND SHOE WORKS SUPPLIES, EXPENSES, PROFIT, AND STOCKS.

From its Commencement.

IN YEARS.

YEAR ENDING	Net Supplies.	Production.	Expenses.				Rate on Production.		Net Profit.		Net Loss.		Stocks.
			Sundry.	Depreciation.	Interest	Total.	Per cent.	Per £.	Amount	Rate.	Amount	Rate.	
	£	£	£	£	£	£	£ s. d.	s. d.	£	s. d.	£	s. d.	£
Dec., 1880*	3060	3438	1057	16	30	1103	32 1 7	6 4⅞	....	....	181	1 0⅝	2473
,, 1881..	11151	11417	3592	57	157	3806	33 6 8	6 8	....	....	608	1 0¾	2238
,, 1882..	14602	15454	5041	66	183	5290	34 4 8	6 10⅛	....	....	163	0 2½	4016
,, 1883..	16661	16377	5435	68	222	5725	34 19 1⅞	6 11⅞	294	0 4½	....	....	3950
,, 1884†	18215	18138	5924	94	220	6238	34 7 10	6 10½	287	0 3¼	....	....	3506
,, 1885..	22666	23811	7832	176	256	8264	34 14 1	6 11¼	261	0 2¾	....	....	5314
,, 1886..	22231	23418	7867	267	405	8539	36 9 3⅛	7 3½	375	0 4	....	....	6869
,, 1887.	22519	19641	7110	313	380	7803	36 14 11	7 4⅛	237	0 2½	....	....	5382
,, 1888..	29307	22998	9371	488	588	10447	45 8 6⅛	9 1	1021	0 8¼	....	....	10863
,, 1889†	29815	22899	9155	602	687	10444	45 12 2⅛	9 1⅜	1922	1 3⅜	....	....	10280
,, 1890..	35135	28064	11036	719	797	12552	44 14 6¼	8 11¼	1398	0 9½	....	....	11325
	225362	205655	73420	2866	3925	80211	39 0 0⅝	7 9½	5795	....	952	....	....
							Less Loss		952	....			
							Leaves Net Profit..		4843	0 5½			

* Two quarters. † Fifty-three weeks.

DURHAM SOAP WORKS SUPPLIES, EXPENSES, PROFIT, AND STOCKS.

From its Commencement.

IN YEARS.

YEAR ENDING	Net Sapplies.	Production.	Expenses.				Rate on Production.		Net Profit.		Net Loss.		Stocks.
			Sundry.	Depreciation.	Interest	Total.	Per cent.	Per £.	Amount	Rate.	Amount	Rate.	
	£	£	£	£	£	£	£ s. d.	s. d.	£	s. d.	£	s. d.	£
Jan., 1875*	2099	2976	130	75	85	290	9 14 10	1 11¼	19	0 1½	..	..	1809
„ 1876	9264	9309	512	155	213	880	9 9 0	1 10⅝	236	0 6	..	..	1303
„ 1877†	9549	9725	488	177	271	936	9 12 6	1 11	191	0 4⅝	..	..	3871
„ 1878	11098	11913	684	336	448	1468	12 6 5	2 5½	..	..	307	0 6⅛	3721
„ 1879	11735	11169	883	345	430	1658	14 16 10	2 11⅝	..	..	670	1 2⅜	3130
Dec., 1879‡	8903	9387	715	277	349	1341	14 5 8	2 10¼	..	..	115	0 2⅞	3769
„ 1880	11730	11404	781	289	323	1393	12 4 3	2 5¼	138	0 2⅞	..	..	3571
„ 1881	11871	12265	842	292	376	1510	12 6 2	2 5½	132	0 2½	..	..	3707
„ 1882	12801	12504	795	292	350	1437	11 9 10	2 3½	..	..	99	0 1⅞	2628
„ 1883	14751	15941	910	299	359	1568	9 16 8	1 11⅝	62	0 0⅞	..	..	5185
„ 1884†	15219	14721	849	327	343	1519	10 6 4	2 0¾	97	0 1⅝	..	..	3489
„ 1885	17911	17994	1117	320	300	1737	9 13 0	1 11⅛	907	1 0	..	..	4361
„ 1886	15886	15783	1623	320	252	2195	13 18 1¾	2 9⅜	741	0 11⅛	..	..	3999
„ 1887	15280	14888	1516	320	244	2080	13 19 5	2 9½	524	0 8⅛	..	..	3637
„ 1888	21756	22126	1916	320	269	2505	11 6 5⅛	2 3⅛	590	0 6¼	..	..	5448
„ 1889†	24643	23986	1821	328	299	2448	10 4 1⅜	2 0⅜	234	0 2¼	..	..	4938
„ 1890	28456	28318	1800	327	255	2382	8 8 2¾	1 8⅛	733	0 6⅛	..	..	5097
	242952	244409	17382	4799	5166	27347	11 3 9⅜	2 2¾	4604	..	1191	..	..
						Less Loss		......	1191	..			
						Leaves Net Profit.			3413	0 3¼			

* Two quarters. † Fifty-three weeks. ‡ Fifty weeks.

LONGTON CROCKERY DEPOT TRADE.

From its Commencement.

IN YEARS.

DATE.	SUPPLIES.			TOTAL EXPENSES.		NET PROFIT.		Stocks.
	Selves.	Scot'ish	Total.	Amount	Rate.	Amount	Rate.	
	£	£	£	£	s. d.	£	s. d.	£
December, 1886 (2 quarters)	3968	..	3968	372	1 10½	Loss 37	0 2⅛	540
„ 1887	11925	304	12229	876	1 5⅛	179	0 3½	596
„ 1888	14473	1072	15545	1000	1 3⅜	353	0 5⅜	1116
„ 1889 (53 weeks)	17466	1183	18649	1174	1 3	533	0 6¾	1929
„ 1890	21792	981	22773	1644	1 5¼	543	0 5⅝	3053
	69624	3540	73164	5066	1 4½	1571	0 5⅛	..

BATLEY WOOLLEN MILL TRADE.

From its Commencement.

IN YEARS.

DATE.	Net Supplies.	Production.	EXPENSES.				RATE ON PRODUCTION.		NET LOSS.		Stocks.
			Sundry.	Depreciation.	Interest.	Total.	Per cent.	Per £.	Amount.	Rate.	
	£	£	£	£	£	£	£ s. d.	s. d.	£	s. d.	£
December, 1887	2478	8495	3720	131	164	4015	47 5 3⅛	9 5⅜	483	3 10¾	8061
„ 1888	11590	13836	6063	297	513	6873	49 13 5⅞	9 11⅛	1629	2 9⅝	11876
„ 1889*	17189	12332	5705	333	534	6572	53 5 10⅛	10 7⅞	3918	4 6⅝	7308
„ 1890	13069	12955	5485	363	396	6244	48 3 11⅜	9 7⅝	766	1 2	7326
	44326	47618	20973	1124	1607	23704	49 15 7	9 11⅜	6796	3 0¾	..

* Fifty-three weeks.

LEEDS AND BATLEY READY-MADES.

From its Commencement.

IN YEARS.

DATE.	Net Supplies.	EXPENSES.				NET LOSS.		Stocks.
		Sundry.	Depreciation.	Inter'st.	Total.	Amount	Rate.	
	£	£	£	£	£	£	s. d.	£
December, 1888*	318	392	13	8	413	182	11 5¼	320
„ 1889†	4132	2833	58	49	2940	812	3 11⅛	495
„ 1890	6202	3189	78	71	3338	131	0 5	1316
	10652	6414	149	128	6691	1125	2 1¼	..

* One quarter. † Fifty-three weeks.

DISTRIBUTIVE EXPENSES FOR THE

	TOTALS.		MANCHESTER	
			GROCERY.	
SALES =	£6,803,111.		£3,517,114.	
	Amount.	Rate ⅌ £100.	Amount.	Rate ⅌ £100.
	£	d.	£	d.
Wages	52685·78	185·87	16877·04	115·17
Auditors' Fees	240·00	·85	124·19	·85
„ Deputation Fees	8·75	·03	4·55	·03
„ Fares	96·71	·34	50·08	·34
„ Deputation Fares	15·85	·05	8·18	·06
Fees—General and Branch Committees	746·15	2·63	268·48	1·81
„ Sub-Committees	457·19	1·61	131·79	·89
„ Finance Committee	66·25	·23	34·41	·23
„ Rules—Revision Committee	60·80	·21	31·05	·21
„ „ „ Secretary	5·00	·02	2·57	·02
„ Stocktakers	49 03	·17	4·50	·03
„ Scrutineers	4·50	·02	2·36	·02
„ Secretaries	90·00	·32	25·00	·17
„ Deputations	490·28	1·73	231·39	1·58
Mileages—General and Branch Committees	189·00	·67	56·58	·38
„ Sub-Committees	146·99	·52	19·21	·13
„ Finance Committee	24·36	·09	12·65	·09
„ Rules—Revision Committee	2·06	·01	1·06	·01
„ Stocktakers	13·50	·05	0·77	·01
„ Scrutineers	·54	..	0·29	..
„ Deputations	56·76	·20	14·91	·10
Fares and Contracts—General and Branch Committees	505·65	1·77	178·78	1·22
„ Sub-Committees	228·72	·81	61·45	·42
„ Finance Committee	18·10	·06	9·70	·07
„ Rules—Revision Committee	95·55	·34	48·83	·33
„ Stocktakers	22·45	·08	1·49	·01
„ Scrutineers	2·94	·01	1·24	·01
„ Deputations	606·07	2·14	322·86	2·20
Price Lists: Printing	1325·01	4·67	618·92	4·22
„ Postage	314·91	1·11	144·45	·99
Balance Sheets: Printing	299·33	1·06	146·75	1·00
Printing and Stationery	4322·97	15·25	1714·22	11·70
Printing, &c., Revision Rules	66·60	·24	34·31	·23
Periodicals	120·54	·42	72·02	·49
Travelling	4460·52	15·74	910·48	6·24
Telegrams	379·43	1·34	253·17	1·75
Stamps	3211·39	11·31	1707·09	11·65
Petty Cash	322·16	1·14	156·11	1·05
Advertisements	501·68	1·77	255·01	1·74
Rents, Rates, and Taxes	2464·29	8·69	768·62	5·24
Coals, Gas, and Water	2325·62	8·24	863·89	5·89
Oil, Waste, and Tallow	100·24	·35	37·32	·26
Repairs and Renewals	2201·40	7·77	796·71	5·42
Expenses Quarterly Meeting	291·28	1·03	178·91	1·22
„ Special Meeting *re* Rules	140·21	·49	84·23	·57
Propaganda Expenses	18·94	·07	9·91	·07
Legal	27·87	·10	23·73	·16
Employés' Picnic	65·20	·23	15·60	·11
Opening Salerooms—Huddersfield, Blackburn, and Northampton	66·97	·24	55·21	·37
Telephones	247·30	·87	150·00	1·02
Annuals	794·80	2·79	409·31	2·79
Dining-rooms	2309·55	8·15	1071·86	7·31
Insurance—Fire and Guarantee	1754·51	6·19	245·50	1·68
Depreciation: Land	1324·47	4·67	428·09	2 92
„ Buildings	7070·24	24·94	1612·72	11·05
„ Fixtures	3363·58	11·87	765·05	5·22
Interest	30059·59	106 04	9491·59	64·77
	126879·58	447·61	41549·19	283·52

YEAR ENDING DECEMBER 27TH, 1890.

MANCHESTER.

DRAPERY.		WOOLLENS AND READY-MADES.		BOOT AND SHOE.		FURNISHING.	
£311,365.		£26,692.		£188,531.		£122,662.	
Amount.	Rate ꝑ £100.	Amount.	Rate ꝑ £100.	Amount.	Rate ꝑ £100.	Amount.	Rate ꝑ £100.
£	d.	£	d.	£	d.	£	d.
6569·82	506·40	852·03	766·10	2468·11	314·19	2310·85	452·14
11·05	·85	·93	·84	6·68	·85	3·95	·77
·40	·03	·02	·02	·24	·04	·14	·03
4·66	·36	·37	·33	2·66	·34	1·61	·31
·73	·06	·11	·10	·44	·06	·26	·05
24·00	1·85	2·04	1·83	14·41	1·83	8·65	1·69
48·52	3·74	3·99	3·59	28·65	3·65	17·20	3·37
3·02	·23	·24	·23	1·80	·23	1·11	·22
3·03	·23	·27	·24	1·76	·23	·93	·18
·25	·02	·02	·02	·15	·02	·08	·02
10·50	·81	1·50	1·35	1·50	·19	1·85	·36
·20	·01	·02	·02	·12	·01	·07	·01
7·33	·57	·58	·52	4·40	·56	2·69	·53
49·16	3·79	1·40	1·26	12·77	1·63	17·78	3·48
5·03	·39	·42	·38	3·01	·38	1·82	·36
15·99	1·23	1·54	1·38	9·75	1·24	5·85	1·14
1·10	·08	·09	·08	·64	·08	·40	·08
·10	..	·01	·01	·06	·01	·03	·01
3·86	·30	·37	·33	·29	·04	·41	·08
·02	..	..	..	·01	..	·01	..
4·69	·36	·19	·17	·97	·12	·71	·14
16·78	1·29	1·43	1·29	10·03	1·28	6·39	1·25
12·70	·98	1·19	1·07	8·46	1·08	4·90	·96
·73	·06	·05	·05	·43	·05	·29	·06
4·76	·37	·42	·38	2·76	·35	1·46	·29
1·32	·10	·42	·38	1·53	·19	·52	·10
·11	..	·01	·01	·07	·01	·05	·01
43·68	3·37	1·90	1·71	15·01	1·91	24·88	4·87
6·62	·51	..	..	22·02	2·80	88·35	17·29
1·11	·09	..	..	5·87	·75	25·74	5·04
13·07	1·01	1·10	·99	7·92	1·01	4·76	·93
424·90	32·75	36·54	32·85	259·80	33·07	155·87	30·49
3·20	·25	·26	·23	1·83	·23	1·05	·20
4·70	·36	·39	·35	3·17	·40	2·71	·53
721·83	55·64	356·09	320·18	145·42	18·51	128·19	25·08
3·16	·24	·46	·41	1·85	·24	6·36	1·24
149·29	11·51	12 60	11·33	90·71	11·55	54·97	10·76
28·98	2·24	1·81	1·63	12·42	1·58	8·28	1·62
13·56	1·05	19·71	17·72	35·53	4·52	4·76	·93
170·73	13·16	12·27	11·03	49·79	6·34	80·15	15 68
63·96	4·93	23·07	20·74	120·60	15·35	99·51	19·47
3·27	·25	·27	·24	2·02	·26	1·23	·24
265·38	20·46	31·42	28·29	63·40	8·07	55·99	10·96
15·89	1·22	1·35	1·18	9·61	1·22	5·71	1·12
8·23	·63	·72	·65	4·76	·61	2·52	·49
·86	·07	·07	·06	·45	·06	·32	·06
2·77	·21	·06	·05	·41	·05	·27	·05
8·25	·64	·45	·41	4·35	·55	4·35	·85
...	..	..	..	..	..	..	..
20·30	1·57	1·50	1·35	2·00	·25	2·50	·49
36·98	2·85	3·34	3·00	23·10	2·94	13·34	2·61
262·27	20·21	21·76	19·57	156 08	19·87	95·94	18·77
260 87	20·11	36·69	32·99	88·31	11·24	56·95	11·14
233·45	17·99	19·22	17·25	90·34	11·50	153·24	29·98
882·84	68·05	70·74	63·61	342·85	43·65	579·26	113·34
636·12	49·03	42·13	37·88	155·52	19 80	139 24	27·25
4524·88	348·78	528·82	475·49	1686·12	214·64	1202·21	235·22
15611·01	1203·29	2094·40	1883·17	5982·96	761·63	5388·66	1054·34

DISTRIBUTIVE EXPENSES FOR THE

NEWCASTLE.

	GROCERY.		DRAPERY.		BOOTS & SHOES.	
SALES=	£1,173,876.		£232,360.		£113,149.	
	Amount.	Rate ⅌ £100.	Amount.	Rate ⅌ £100.	Amount.	Rate ⅌ £100.
	£	d.	£	d.	£	d.
Wages	7041·66	143·97	2825·47	291·84	1339·81	284·19
Auditors' Fees	41·49	·85	8·24	·85	4·00	·85
„ Deputation Fees	1·53	·03	·29	·03	·15	·03
„ Fares	16·62	·34	3·29	·35	1·61	·34
„ Deputation Fares	2·74	·06	·54	·06	·26	·05
Fees—General and Branch Committees	159·02	3·25	41·14	4·25	15·09	3·20
„ Sub-Committees	38·36	·78	20·09	2·08	10·22	2·17
„ Finance Committee	11·44	·23	2·24	·23	1·09	·23
„ Rules—Revision Committee	10·45	·21	2·21	·23	1·02	·22
„ „ „ Secretary	·86	·02	·18	·01	·08	·02
„ Stocktakers	3·38	·07	3·75	·39	1·13	·24
„ Scrutineers	·78	·02	·15	·01	·07	·02
„ Secretaries	13·23	·27	7·49	·77	·71	·15
„ Deputations	20·68	·42	8·75	·90	2·20	·47
Mileages—Gen. & Branch Committees	29·41	·60	6·95	·72	2·70	·57
„ Sub-Committees	6·29	·13	2·63	·27	1·38	·29
„ Finance Committee	4·20	·09	·81	·08	·40	·08
„ Rules—Revision Committee.	·36	·01	·07	..	·03	·01
„ Stocktakers	·32	·01	1·04	·11	·17	·04
„ Scrutineers	·10	..	·02	..	·01	..
„ Deputations	2·03	·04	·32	·03	·24	·05
Fares and Contracts — General and Branch Committees	104·02	2·13	21·72	2·24	9·40	1·99
„ Sub-Committees	21·29	·44	6·96	·72	3·30	·70
„ Finance Committee	3·15	·06	·51	·06	·27	·06
„ Rules—Revision Committee	16·43	·34	3·47	·36	1·60	·34
„ Stocktakers	·82	·02	·11	·01	·32	·07
„ Scrutineers	·49	·01	·42	·04	·07	·02
„ Deputations	16·10	·33	9·37	·97	1·64	·35
Price Lists: Printing	124·29	2·54	..	..	10·62	2·25
„ Postage	29·16	·60	..	..	1·22	·26
Balance Sheets: Printing	31·69	·65	6·28	·65	3·06	·65
Printing and Stationery	324·53	6·63	115·79	11·96	115·88	24·58
Printing, &c.—Revision Rules	11·51	·23	2·32	·24	1·12	·24
Periodicals	13·15	·27	1·19	·12	1·01	·21
Travelling	430·85	8·81	416·51	43·02	228·67	48·50
Telegrams	76·04	1·55	4·10	·42	4·00	·85
Stamps	326·69	6·68	75·90	7·84	48·15	10·21
Petty Cash	40·73	·83	4·61	·48	2·19	·46
Advertisements	58·01	1·18	31·97	3·30	19·28	4·09
Rents, Rates, and Taxes	247·51	5·06	161·84	16·72	134·72	28·57
Coals, Gas, and Water	380·28	7·77	114·25	11·80	35·83	7·60
Oil, Waste, and Tallow	24·30	·50	4·80	·50	2·40	·51
Repairs and Renewals	176·66	3·61	81·65	8·43	91·44	19·40
Expenses—Quarterly Meeting	34·64	·71	6·74	·70	3·34	·71
„ Special Meeting *re* Rules	15·95	·33	3·37	·35	1·56	·33
Propaganda Expenses	3·23	·07	·62	·06	·29	·06
Legal	·27	..	·06	..	·03	..
Employés' Picnic	8·70	·18	8·67	·90	2·17	·46
Opening Sale Rooms — Huddersfield, Blackburn, and Northampton	..	..	..	..	..	..
Telephones	12·95	·27	1·83	·19	·82	·17
Annuals	136·71	2·79	28·04	2·90	13·28	2·82
Dining-rooms	338·07	6·91	89·82	9·28	44·67	9·48
Insurance—Fire and Guarantee	134·28	2·75	130·65	13·49	72·45	15·37
Depreciation: Land	101·20	2·07	59·35	6·13	48·24	10·23
„ Buildings	678·02	13·86	417·72	43·15	335·49	71·16
„ Fixtures	270·17	5·52	165·00	17·04	131·17	27·82
Interest	3549·93	72·58	1939·26	200·30	1001·27	212·38
	15146·77	309·68	6850·57	707·58	3753·34	796·12

YEAR ENDING DECEMBER 27TH, 1890.

NEWCASTLE.		LONDON.							
FURNISHING.		GROCERY.		DRAPERY.		BOOTS & SHOES.		FURNISHING.	
£89,409.		£893,471.		£67,083.		£35,526.		£31.873.	
Amount.	Rate ℔ £100.	Amount.	Rate ℔ £100.	Amount.	Rate ℔ £100.	Amount.	Rate ℔ £100.	Amount.	Rate per £100.
£	d.	£	d.	£	d.	£	d.	£	d.
1620·37	434·95	6729·95	180·78	2206·82	789·52	772·33	521·76	1071·52	806·84
3·12	·84	31·58	·85	2·35	·84	1·27	·86	1·15	·87
·11	·03	1·15	·03	·08	·03	·05	·03	·04	·03
1·25	·34	12·68	·34	·93	·33	·50	·34	·45	·34
·20	·05	2·08	·06	·16	·06	·08	·05	·07	·05
13·03	3·50	169·42	4·55	15·09	5·40	8·46	5·72	7·32	5·51
7·92	2·13	92·06	2·46	26·15	9·36	17·12	11·57	15·12	11·39
·86	·23	8·73	·23	·65	·23	·35	·24	·31	·23
·67	·18	8·17	·22	·60	·21	·33	·22	·31	·23
·05	·01	·67	·02	·05	·02	·02	·01	·02	·02
4·12	1·11	7·30	·20	5·10	1·82	2·20	1·49	2·20	1·66
·06	·01	·59	·02	·04	·02	·02	·01	·02	·02
·57	·15	19·37	·52	7·27	2·60	·73	·49	·63	·47
1·58	·42	122·42	3·29	12·61	4·51	5·15	3·48	4·39	3·31
2·27	·61	69·63	1·86	6·21	2·22	2·76	1·86	2·21	1·66
1·10	30	46·08	1·24	17·26	6·18	10·62	7·17	9·29	7·00
·32	·09	3·22	·09	·24	·09	·15	·10	·14	·11
·02	..	·28	·01	·02	·01	·01	·01	·01	·01
·58	·16	1·37	·04	2·03	·73	1·23	·83	1·06	·80
·01	..	·07	..	..	..	..	..	..	..
·14	·04	28·34	·76	2·41	·86	·97	·65	·84	·63
7·91	2·12	126·74	3·40	11·80	4·22	5·85	3·95	4·80	3·61
2·65	·71	70·35	1·89	19·79	7·08	8·21	5·55	7·47	5·62
·17	·04	2·45	·06	·18	·06	·10	·07	·07	·05
1·05	·28	12·84	·57	·93	·33	·51	·34	·49	·37
·42	·11	8 36	·22	4·53	1·62	1·35	·91	1·26	·95
·14	·04	·29	·01	·03	·01	·01	.01	·01	·01
1·23	·33	145·47	3·91	13·61	4·87	5·52	3·73	4·80	3·61
16·00	4·30	384·48	10·33	..	..	6·81	4·60	46·90	35·31
4·75	1·28	88·42	2·37	..	..	1·42	0·96	12·77	9·62
2 39	·64	71·54	1·92	5·36	1·92	2·85	1·93	2·56	1·92
138·36	37·14	634·70	17·05	223·25	79·88	66·42	44·87	112·71	84·87
·77	·21	8·90	·24	·64	·23	·36	·24	·33	·25
1·34	·36	17·61	·47	·36	·11	·54	·36	2·35	1·77
53·29	14·30	353·06	9·04	373·03	133·46	144·06	97·32	199·04	149·87
2·00	·54	19 58	·53	3·50	1·25	1·11	·75	1·10	·83
39·36	10·57	449·01	12·06	137·28	49·11	46·71	31·56	73·63	55·44
3·21	·86	46·49	1·25	13·46	4·82	1·80	1·22	2·07	1·56
4·33	1·16	40·80	1·10	9·33	3·34	7·38	4·99	2 01	1·51
140·02	37·58	521·64	14·01	85·00	30·41	36·16	24·42	55·84	42·05
30·71	8·24	383·38	10·30	98·89	35·38	49·59	33·50	61·66	46·43
1·93	·52	17·32	·46	2·36	·84	1·80	1·22	1·22	·92
60·17	16·15	383·25	10·29	129·34	46·27	34·83	23·53	31·16	23·46
2·55	·68	28·27	·77	2·07	·74	1·13	·76	1·07	·81
1·02	·27	15·55	·42	1·11	·40	·61	·41	·58	·44
·26	·07	2·55	·07	·20	·07	·09	·06	·09	·07
·02	..	·21	..	·02	·01	·01	·01	·01	·01
1·11	·30	7·60	·20	1·70	·61	·75	·51	1·50	1·13
..	..	11·76	·32	..	..	..	..	..	..
·40	·11	35·00	·94	9·25	8·31	5·65	3·82	5·10	3·84
10·64	2·86	104·24	2·80	7·93	2·84	4·07	2·75	3·82	2·88
34·80	9·34	130·28	3·50	30·21	10·81	19·57	13·22	14·22	10 71
54·50	14·63	336·09	9·03	191·98	68·68	66·82	45·14	79·42	59·80
48·87	13·12	83·39	2·24	30·51	10·92	9·70	6·55	18·87	14·21
349·92	93·93	1021·51	27·44	402·71	144·08	126·39	85·38	250·07	183·30
138·73	37·24	547·38	14·93	192·16	68·75	59·80	40·40	121·11	91·19
737·35	197·93	3554·80	95·49	1009·43	361·14	389 60	263·20	444·33	334·57
3550·72	953·11	17020·47	457·20	5318·02	1902·61	1931·93	1305·13	2681·54	2019·17

LIST OF TELEGRAPHIC ADDRESSES.

Central, Manchester: "WHOLESALE, MANCHESTER."
Newcastle Branch: "WHOLESALE, NEWCASTLE-ON-TYNE."
London Branch: "CO-OPERATIVE, LONDON."
Bristol Depôt: "WHOLESALE, BRISTOL."
Liverpool Office and Warehouse: "WHOLESALE, LIVERPOOL."
Leeds Sale and Sample Rooms: "WHOLESALE, LEEDS."
Crumpsall Works: "BISCUIT, MANCHESTER."
Leicester Shoe Works: "WHOLESALE, LEICESTER."
Soap Works, Durham: "WHOLESALE, DURHAM."
Corn Mill, Dunston-on-Tyne: "WHOLESALE, DUNSTON-ON-TYNE."

TELEPHONIC COMMUNICATION.

Our Premises in the following towns are directly connected with the Local Telephone System:—

	NOS.
MANCHESTER—GENERAL OFFICES	802
,, DRAPERY DEPARTMENT	908
,, FURNISHING DEPARTMENT	1755
CRUMPSALL—SUB TO MANCHESTER GENERAL OFFICES.	
NEWCASTLE	1260
,,	*284
LONDON—GROCERY AND PROVISION	2385
,, DRAPERY	2384
,, TEA DEPARTMENT	2217
BRISTOL	40
LIVERPOOL	397
GARSTON	2706
GOOLE	2
LONGTON	416
DUNSTON	1261

---

* Post-office System. All others National Telephone Company.

The Co-operative Union Limited.

OFFICES: 14, CITY BUILDINGS, CORPORATION STREET,
MANCHESTER.

THE CO-OPERATIVE UNION LIMITED is an organisation which has been formed for—

The promotion of the practice of truthfulness, justice, and economy in production and exchange.

(1) By the abolition of all false dealing, either—

a. Direct, by representing any article produced or sold to be other than what it is known to the producer or vendor to be; or,

b. Indirect, by concealing from the purchaser any fact known to the vendor material to be known by the purchaser, to enable him to judge of the value of the article purchased.

(2) By conciliating the conflicting interests of the capitalist, the worker, and the purchaser, through an equitable division among them of the fund commonly known as *Profit.*

(3) By preventing the waste of labour now caused by unregulated competition.

Whoever seriously considers the enormous amount of evil caused to mankind at present by the non-observance of these principles in the transactions forming the staple of their daily lives, and the corresponding amount of good that would arise from their general adoption, must give a hearty support to a Union formed to promote their practice.

The Executive of the Union is THE CENTRAL BOARD, which is—

a. A Board of Legal and General Advice in all matters relating to the business and interest of societies as co-operative associations.

b. A Statistical Bureau, collecting and collating for the free use of the societies every kind of information likely to be of service to them.

c. A Propagandist Agency, organising and directing efforts for the dissemination of the principles of co-operation throughout Great Britain and Ireland, and afterwards to the world at large.

The Union consists of Industrial and Provident Societies, Joint-Stock Companies, or other Bodies Corporate.

No society is admitted into the Union unless its management is of a representative character, nor unless it agree—

(1) To accept the statement of principles given above as the rules by which it shall be guided in all its own business transactions.

(2) To contribute the annual payment following:—

a. If the number of members of any such society, or of the employés of any such industrial partnership, is less than 500, then the sum of 2d. for each member:

b. If the number of such members (or employés) exceeds 500, then, at least, the sum of 1,000d.

In estimating the number of members of a society comprising other societies, each such society is considered to be one member.

The financial year commences on the 1st April in each year, and the subscription is considered due, 1d. in the first and 1d. in the third quarter, but may be wholly paid in the first quarter.

Secretaries forwarding Cheques on account of the Union are requested to make them payable to the Co-operative Union Limited; Money Orders to A. WHITEHEAD, Cashier.

Summary of the Law Relating to Societies

UNDER THE

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1876,

THE CUSTOMS AND INLAND REVENUE ACT, 1880, AND THE PROVIDENT NOMINATIONS AND SMALL INTESTACIES ACT, 1883.

I. The Formation of Societies—

1. Application must be made to the Registrar of Friendly Societies, in London, Edinburgh, or Dublin, according to the case, on a form supplied by the office, signed by seven persons and the secretary, accompanied by two copies of the rules, signed by the same persons.

2. These rules must provide for twenty matters stated on the form of application.

3. No fees charged on the registration of a society.

N.B.—Model rules on these twenty matters can be obtained from the Registrar's office; and the Co-operative Union Limited, 14, City Buildings, Corporation Street, Manchester, publishes, at the cost of 1½d. a copy, general rules, approved of by the Chief Registrar, providing also for many other matters on which rules are useful; and capable of being adopted, either with or without alterations, by a few special rules, with a great saving in the cost of printing.

The General Secretary of the Union will prepare such special rules, without charge, on receiving a statement of the rules desired.

II. Rights of a Registered Society—

1. It becomes a body corporate, which can by its corporate name sue and be sued, and hold and deal with property of any kind, including shares in other societies or companies, and land to any amount.

2. Its rules are binding upon its members, though they may have signed no assent to them; but may be altered by amendments duly made as the rules provide, and registered, for which a fee of 10s. is charged. The application for registration must be made on a form supplied by the Registrar's office.

3. It can sue its own members, and can make contracts, either under its seal or by a writing signed by any person authorised to sign, or by word of mouth of any person authorised to speak for it, which will be binding wherever a contract similarly made by an individual would bind him.

4. It may make all or any of its shares either transferable or withdrawable, and may carry on any trade, including the buying and selling of land, and banking under certain conditions, and may apply the profits of the business to any lawful purpose; and, if authorised by its rules, may receive money on loan, either from its members or others, to any amount so authorised.

5. If it has any withdrawable share capital it may not carry on banking, but may take deposits, within any limits fixed by its rules, in sums not exceeding 5s. in any one payment, or £20 for any one depositor, payable at not less than two clear days' notice.

6. It may make loans to its members on real or personal security; and may invest on the security of other societies or companies, or in any except those where liability is unlimited.

7. If the number of its shares is not limited either by its rules or its practice, it is not chargeable with income tax on the profits of its business.

8. It can, in the way provided by the Act, amalgamate with or take over the business of any other society, or convert itself into a company.

9. It can determine the way in which disputes between the society and its officers or members shall be settled.

10. It can dissolve itself, either by an instrument of dissolution signed by three-fourths of its members, or by a resolution passed by a three-fourths vote at a special general meeting, of which there are two forms—(A) purely voluntary, when the resolution requires confirmation at a second meeting; (B) on account of debts, when one meeting is sufficient. In such a winding up hostile proceedings to seize the property can be stayed.

III. Rights of the Members (see also *IV.*, 4, 5, 6)—

1. They cannot be sued individually for the debts of the society, nor compelled to pay more towards them than the sum remaining unpaid on any shares which they have either expressly agreed to take or treated as their property, or which the rules authorise to be so treated.

2. If they transfer or withdraw their shares, they cannot be made liable for any debts contracted subsequently, nor for those subsisting at the time of the transfer or withdrawal, unless the other assets are insufficient to pay them.

3. Persons not under the age of 16 years may become members, and legally do any acts which they could do if of full age, except holding any office.

4. An individual or company may hold any number of shares allowed by the rules, not exceeding the nominal value of £200, and any amount so allowed as a loan. A society may hold any number of shares.

5. A member who holds at his death not more than £100 in the society as shares, loans, or deposits, may, by a writing recorded by it, nominate, or vary or revoke the nomination of any persons to take this investment at his death; and if he dies intestate, without having made any subsisting nomination, the committee of management of the society are charged with the administration of the fund; subject in either case to a notice to be given to the Commissioners of Inland Revenue whenever the sum so dealt with exceeds £80.

6. The members may obtain an inquiry into the position of the society by application to the Registrar.

IV. Duties of a Registered Society—

1. It must have a registered office, and keep its name painted or engraved outside, and give due notice of any change to the Registrar.

2. It must have a seal on which its name is engraved.

3. It must have its accounts audited at least once a year, and keep a copy of its last balance sheet and the auditors' report constantly hung up in its registered office.

4. It must make to the Registrar, before the 1st of June in every year, a return of its business during the year ending the 31st December previous, and supply a copy of its last returns gratis to every member and person interested in its funds on application.

5. It must allow any member or person interested in its funds to inspect its books, other than the loan or deposit account of any other member.

6. It must supply a copy of its rules to every person on demand, at a price not exceeding one shilling.

7. If it carries on banking, it must make out in February and August in every year, and keep hung up in its registered office, a return, in a form prescribed by the Act; and it has also to make a return every February to the Stamp-office under the Banking Act.

The non-observance by a society of these duties exposes it and its officers to penalties varying from £1 to £50, which are in some cases cumulative for every week during which the neglect lasts.

THE

"Co-operative News"

AND

JOURNAL OF ASSOCIATED INDUSTRY.

THE OFFICIAL ORGAN OF INDUSTRIAL AND PROVIDENT CO-OPERATIVE SOCIETIES.

THE *NEWS* is the property of a Federation of Co-operative Societies located in all parts of Great Britain. It is an exponent of opinion, thoroughly impartial and comprehensive, upon all subjects connected with Association, particularly in its application to the Distribution and Production of Wealth. It is a free platform for the discussion of topics bearing upon the social well-being of the people, and affords an opportunity for the expression of every view of Co-operation which commends itself as thoughtful and sincere.

It aims at becoming *the paper* for the working man, by embracing every subject interesting to him in his daily life.

The importance of maintaining a vehicle for the conveyance of co-operative intelligence cannot be over-rated. Each society is invited to become a shareholder, and every individual co-operator is solicited to subscribe.

The *News* may be had by application to any Bookseller, through the Local Stores, or from the Offices of the Society,

88 AND 90, CORPORATION STREET, MANCHESTER;
119, PAISLEY ROAD, GLASGOW;
AND
35, RUSSELL STREET, COVENT GARDEN, LONDON, W.C.

N.B.—CLOTH CASES for the *News* will be SUPPLIED GRATIS to Societies who send copies to public and semi-public reading-rooms.

PRICE ONE PENNY WEEKLY.

Sold at many of the Stores at One Halfpenny.

THE

Co-operative Insurance Company

LIMITED.

ESTABLISHED 1867.

HEAD OFFICES:

CITY BUILDINGS, CORPORATION ST., MANCHESTER.

PRINCIPAL AGENCIES:

SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
119, Paisley Road, Glasgow;
AND EACH BRANCH OF THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

DIRECTORS:

Chairman—Mr. WILLIAM BARNETT, Macclesfield.

Mr. WM. BAMFORTH, Manchester.	Mr. A. MILLER, Glasgow.
Mr. W. A. HILTON, Bolton.	Mr. E. V. NEALE, Bisham Abbey.
Mr. ROBERT HOLT, Rochdale.	Mr. T. RAWLINSON, Burnley.

Mr. T. WOOD, Manchester.

AUDITORS:

Mr. A. HACKNEY, Bolton, and Mr. J. E. LORD, Rochdale.

MANAGER:

Mr. JAMES ODGERS, Manchester.

BANKERS:

THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

Almost immediately after the establishment of the Co-operative Wholesale Society, the representatives of co-operative societies, at their periodical conferences, began to consider the advisability of having an insurance institution of their own.

It was eventually decided to form a company limited by guarantee, and with a capital divided into shares—a form of constitution which permits continuous growth of membership, even after the complete subscription of a sufficient share capital.

Founded on an undertaking by every member to contribute to the assets of the Company, in the event of its being wound up, such sum as may be required not exceeding £5, supplemented by an authorised share capital of £12,000 (subsequently increased to £50,000 divided into shares of £1 each), the Co-operative Insurance Company Limited was incorporated on August 29th, 1867, under the Companies Act, 1862. Its registered office was at the Equitable Pioneers' Society's Stores, Toad Lane, Rochdale, and its objects were the following, viz.:—

1. To Insure against Damage by Fire any Property, whether belonging to any member of the Company or not.
2. To guarantee the honesty of persons employed by Co-operative Societies.
3. To Insure the Lives of Members of Co-operative Societies.
4. To do all such other things as are incidental or conducive to the attainment of the above objects.

The first Fire Policy was issued on February 21st, 1868, and the first Fidelity Guarantee Policy was issued on June 25th, 1869. Towards the end of 1871 the Company's Office was removed to Manchester, and in 1872 it began to appoint agents.

At the Eighteenth Annual Meeting, held on February 27th, 1886, it was resolved to carry into effect the third object for which the Company was registered, viz., "To Insure the Lives of Members of Co-operative Societies."

Tables of Premiums were promptly prepared—the prospectus of the Life Department was distributed at the Plymouth Congress in Whit-week, and the first Life Policy was issued on August 14th, 1886.

The following statement shows the progress of the Company to the end of 1890:—

YEAR.	No. of Society Shareholders.	SHARE CAPITAL. Shares—£1 each.		Fire Insurances.		Fidelity Guarantee.		Life Insurance.		Funds in excess of Paid-up Capital.
		Subscribed.	Paid up.	Premiums after Deducting Re-Insurances.	Losses.	Premiums.	Losses.	Premiums.	Claims.	
		£	£	£	£	£	£	£	£	£
1868	Se	ven mont	hs only—	included	with	next	year.			
1869	41	1,715	503	208	6	67	Nil.	Nil.	Nil.	188
1870	41	1,715	524	157	1	123	..	..	..	378
1871	42	4,216	1,008	173	Nil.	162	..	..	..	597
1872	46	6,468	1,514	256	62	253	..	..	..	961
1873	51	9,494	2,204	369	28	392	3	..	..	1,488
1874	64	10,706	2,868	571	29	449	200	..	..	1,793
1875	71	11,314	3,855	1,075	1,861	559	Nil.	..	..	1,508
1876	89	11,877	4,171	1,725	39	457	..	..	..	3,191
1877	96	12,365	4,590	3,923	1,613	525	270	..	..	4,887
1878	109	13,208	5,404	6,343	6,933	399	Nil.	..	..	3,139
1879	128	15,996	6,475	5,220	3,888	568	23	..	..	3,662
1880	144	17,698	10,289	3,393	3,403	543	50	..	..	3,093
1881	169	19,377	10,518	3,061	2,738	541	402	..	..	2,841
1882	180	20,170	10,587	2,829	1,741	536	692	..	..	2,730
1883	194	22,985	11,110	3,111	2,275	551	277	..	..	2,998
1884	204	23,760	11,243	3,451	461	620	286	..	..	5,065
1885	236	26,475	11,728	4,425	2,463	777	1,132	..	..	5,356
1886	260	29,020	12,227	4,711	1,117	699	300	118	..	7,353
1887	268	30,540	12,467	5,590	1,387	802	794	613	..	10,024
1888	278	31,855	12,325	6,138	1,245	786	225	963	..	14,076
1889	287	33,775	12,597	6,703	3,400	894	726	1,069	125	16,521
1890	293	43,465	14,394	7,393	3,005	959	37	1,256	100	20,705

In the first half of the year 1891 the remainder of the shares were allotted. The total authorised capital of £50,000 being now fully subscribed, members subsequently admitted are guarantors only until such time as they acquire shares by transfer from previous members.

FIRE DEPARTMENT.

Insurances against Loss or Damage by Fire, in GREAT BRITAIN, are effected on Dwelling-houses, Schools, Public Buildings, Churches, Chapels, Co-operative Stores, Shops, Warehouses, Farming Property, Workshops, Mills; and on Goods in Transit on Roads and Railways; Merchandise in Docks, at Wharves, &c.; Vessels in Harbours and in Docks; Vessels in Navigable Rivers and Canals, and their Freight.

Most of the Co-operative Stores in England and many in Scotland and Wales are Insured by the Company. All Societies are invited to Transfer Insurances from other companies to the "Co-operative." The Members of Societies are also invited to propose their Property for Insurance.

Most persons in business Insure their STOCK-IN-TRADE, but a very large proportion of the PROPERTY IN PRIVATE DWELLINGS IS UNINSURED.

Probably many Householders are not aware that the cost of insurance does not ordinarily amount to more than ONE THOUSANDTH PART of the value of the Property Insured. In other words, they would be ONE THOUSAND YEARS in paying to the Company what the Company engages to pay them at once, if their Property be destroyed or damaged by fire.

The subjoined Table is given as illustrating the small payments that are now required for Insurance on the BUILDINGS of BRICK-BUILT PRIVATE HOUSES, AND ON FURNITURE THEREIN, including China, Glass, Pottery, Pictures, Jewellery, Books, Linen, Clothing, &c., &c. :—

SUM ASSURED. £	ON HOUSES. s. d.	ON FURNITURE. s. d.
100	2 0	2 0
150	2 3	3 0
200	3 0	4 0
300	4 6	6 0
400	6 0	8 0
500	7 6	10 0
1,000	15 0	£1

Losses caused by Explosions of Coal-Gas within Private Dwellings Insured by the Company, and by Lightning, will be made good.

FIDELITY GUARANTEE DEPARTMENT.

Policies insuring Co-operative Societies against Loss by Acts of Embezzlement or Theft committed by persons employed by them in situations of trust, are issued at rates fixed in accordance with the conditions of risk.

THE LIFE DEPARTMENT

Was begun specially to enable the members of co-operative societies, by means of the facilities offered by their connection with these societies, to save the difference between the cost of insurances effected with Industrial offices for weekly premiums, which amounted in 1890 to an average of 42·93 per cent, and the cost of insurances effected with ordinary offices for quarterly, half-yearly, or yearly premiums, which amounted, in the same year, to an average of only 13·96 per cent of the premiums for British offices.

Most societies allow their members to contribute money as often as they please towards share capital; and in many cases where this freedom is not granted, Penny Banks have been established by societies to facilitate small savings.

By taking the trouble to save the amount of the premiums in these ways, or in the form of dividend on purchases, members may withdraw such amounts at the proper time to pay quarterly, half-yearly, or yearly, and thus effect a saving of about 30 per cent.

The trouble of personally withdrawing the amount of the premium may be avoided where the committee of the society agrees to this course, by the member authorising the payment of premiums by the store out of any moneys in its hands belonging to him.

SECURITY OF POLICY-HOLDERS.

Although the Company was established three years before the Life Assurance Companies Act, 1870, was passed, the following requirements by that Act apply to the Company, and increase the security of policy-holders.

"A separate account shall be kept of all receipts in respect of the life assurance contracts of the Company, and the said receipts shall be carried to and form a separate fund, to be called the Life Assurance Fund of the Company, and such fund shall be as absolutely the security of the life policy-holders as though it belonged to a company carrying on no other business than life assurance, and shall not be liable for any contracts of the Company for which it would not have been liable had the business of the Company been only that of Life Assurance."

PROFITS.

The profits of the Life department are divisible exclusively with Life policy-holders, and will be divided amongst all those whose premiums, accumulated at 4 per cent compound interest, amount to the sums originally insured by their policies.

Notwithstanding the lowness of the premiums compared with those usually charged by other companies for "Participating Policies," which difference is the equivalent of a substantial bonus, the Actuarial Valuation for the five years ended 31st December, 1890, showed a surplus equal to 20½ per cent of the premiums received during that period.

SPECIMEN RATES.

PREMIUMS FOR THE INSURANCE OF £100 at DEATH.

Age next Birthday.	One Premium.	Yearly.	Half-yearly.	Quarterly.	Age next Birthday.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
20	37 8 6	1 15 8	0 18 10	0 10 0	20
25	40 10 2	2 0 4	1 1 3	0 11 3	25
30	43 17 1	2 5 10	1 4 0	0 12 8	30
35	47 11 9	2 12 11	1 7 8	0 14 6	35
40	51 13 3	3 1 8	1 12 1	0 16 8	40
45	56 1 4	3 12 10	1 17 9	0 19 7	45
50	60 17 5	4 7 6	2 5 4	1 3 4	50

NOTE.—Persons who prefer to be free from liability to pay renewal premiums after attaining the age of 55, 60, or 65, can be insured under the appropriate Tables.

PREMIUMS FOR THE INSURANCE OF £100 AT AGE 60 OR AT DEATH, IF THAT EVENT SHOULD OCCUR EARLIER.

Age next Birthday.	One Premium.	Yearly.	Half-yearly.	Quarterly.	Age next Birthday.
	£ s. d.	£ s. d,	£ s. d.	£ s. d.	
20	43 1 2	2 5 2	1 3 11	0 12 11	20
25	47 5 0	2 12 10	1 7 10	0 14 10	25
30	51 19 2	3 3 0	1 12 11	0 17 5	30
35	57 7 1	3 17 1	2 0 3	1 1 1	35
40	63 11 7	4 17 11	2 10 9	1 6 6	40
45	70 14 4	6 11 3	3 8 1	1 15 3	45
50	79 11 4	9 14 11	5 1 4	2 12 3	50

The rates of premium for insurances effected at intermediate ages, and for insurances payable on the attainment of ages 65, 60, 55, 50, and 45, or at death, if that event should occur earlier, and insurances payable at the death of the first of two lives insured jointly, will be supplied on application.

Policies insuring £25, £50, and £75 are issued for proportionate parts of the Premium for £100, subject to the limitation that no Life Policy is issued for a less premium that Five Shillings.

ONE-PREMIUM POLICIES.

A fully paid-up Policy, insuring an amount payable at death or at age 45, 50, 55, 60, or 65, may be obtained on payment of One Premium at the time of the acceptance of the proposal.

This method of Insurance is particularly suitable for those members of co-operative societies who have already saved some money.

MARRIED WOMEN'S PROPERTY ACT.

Assurances in various forms may be effected under this Act.

The Company's insurances on lives take effect for the full amount from the moment when the first premium has been paid; and all reasonable facilities are given to the insured to prevent the lapsing of policies through temporary inability to pay the premiums.

ADMISSION OF AGE.

This Company's Policies are free from all conditions relating to age, it being an invariable rule not to issue any Life Policy until satisfactory evidence of the age of the proposed life has been supplied. The representatives of deceased policy-holders are thus relieved from the trouble and pecuniary loss which often occurs when this course is not adopted.

IMMEDIATE PAYMENT OF CLAIMS.

Claims are payable *immediately after proof of death and title* have been lodged at the Office and passed by the Directors.

MEMBERSHIP AND AGENCY.

Every Co-operative Society which is not yet a member of the Company is invited to join it as Member, Policy-holder, and Agent. For the more effectual development of the business, especially in the Life Department, a suitable individual agent is also wanted in connection with each society whose members are easily reached, and more than one where the members are distributed over a wide area.

THE LANCASHIRE & YORKSHIRE PRODUCTIVE SOCIETY LIMITED,

Anti-Rheumatic Flannels.

Domestic Flannels.

MANUFACTURERS,

Hare Hill Mills, LITTLEBOROUGH, near Manchester.

THE CELEBRATED ECONOMIC FLANNELS.

We beg most respectfully to ask your kind and generous support of the above Society.

The various descriptions of FLANNELS now made are admitted by those who have fully tried them to be unsurpassed in MAKE, WEIGHT, QUALITY, and PRICE.

It is earnestly requested that all Co-operative Societies press the sale of these Flannels amongst their members.

Economy is the order of the day, and we are fully justified in describing the Flannels made at the above mills as

THE CELEBRATED ECONOMIC FLANNELS.

Whenever you are buying be sure and ask for them.

They can be had at any of the following Co-operative Establishments:

1, BALLOON STREET, MANCHESTER.
WATERLOO STREET, NEWCASTLE-ON-TYNE.
LEMAN STREET, WHITECHAPEL, LONDON.
SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY, PAISLEY ROAD, GLASGOW.

AND AT

THE MILLS, HARE HILL ROAD, LITTLEBOROUGH.

THE LANCASHIRE AND YORKSHIRE PRODUCTIVE SOCIETY LIMITED.

STATEMENT SHOWING CONDITION AND PROGRESS OF THE SOCIETY SINCE ITS COMMENCEMENT.

DATE.	Share Redemption Fund.	Share Capital.	LOAN CAPITAL.				Profits.	Losses.	SALES.		
			Co-operative Societies.	Friendly Societies.	Individuals.	Total.			Co-operative.	Merchants.	Total.
	£	£	£	£	£	£	£	£	£	£	£
Half-year ending July 11, 1874....	..	6195	..	..	..	..	..	..	..	..	..
,, ,, Jan. 9, 1875....	..	6195	..	50	841	391	..	..	..	..	..
,, ,, July 9, ,, ...	..	6495	2330	868	1234	4432	456	..	1581	16	1597
,, ,, Jan. 8, 1876....	..	6495	2388	920	1273	4581	..	1896	5919	167	6087
,, ,, July 8, ,, ...	..	6495	2423	960	1372	4756	..	43	5585	659	6244
,, ,, Jan. 6, 1877....	..	6600	2972	1091	1461	5525	157	..	4338	2827	7165
,, ,, July 7, ,, ...	..	6600	2944	1297	1825	6067	..	496	2677	3136	5814
,, ,, Jan. 5, 1878....	..	6600	2946	1382	1723	6051	..	544	3094	4457	7551
,, ,, June29, ,, ...	..	*2640	2818	1295	1368	5482	..	†1451	2690	3583	6273
4½ Months ending Nov. 16, ,, ...	..	2640	2856	1268	1269	5395	..	966	1329	3958	5287
IN LIQUIDATION.											
1½ Months ending Jan. 4, 1879....	..	2640	2876	1277	1278	5432	20	..	473	939	1413
3 ,, ,, April 5, ,, ...	..	2640	2912	1293	1294	5499	25	..	1531	1271	2803
3 ,, ,, July 5, ,, ...	..	2640	2948	1309	1310	5568	38	..	1546	709	2256
3 ,, ,, Oct. 4, ,, ...	..	2640	2985	1325	1326	5637	55	..	1639	172	1812
3 ,, ,, Jan. 3, 1880....	..	2640	3022	1341	1345	5708	92	..	3988	210	4198
3 ,, ,, April 3, ,, ...	..	2640	3060	1357	1382	5799	93	..	3276	115	3391
3 ,, ,, July 3, ,, ...	..	2640	5406	1373	1511	8290	95	..	3707	204	3911
3 ,, ,, Oct. 2, ,, ...	..	2640	5449	1411	1529	8389	84	..	3169	138	3307

3	,,	,,	Jan. 1, 1881....	..	2640	5486	1429	1575	8490	21	..	4266	175	4441
3	,,	,,	April 2, ,, ...	..	2640	5528	1448	1611	8587	32	..	3806	143	3949
3	,,	,,	July 2, ,, ...	..	2640	5569	1465	1631	8665	19	..	2249	124	2373
3	,,	,,	Oct. 1, ,, ...	..	2640	5609	1484	1652	8745	8	..	3893	332	4225
3	,,	,,	Jan. 7, 1882....	..	2640	5651	1502	1723	8876	12	..	3719	592	4311
3	,,	,,	April 8, ,, ...	..	2640	5692	1521	1765	8978	12	..	2417	133	2550
3	,,	,,	July 8, ,, ...	..	2640	6742	1561	1842	10145	9	..	3225	203	3428
3	,,	,,	Oct. 7, ,, ...	..	2640	6797	1580	1858	10235	10	..	5038	754	5792
3	,,	,,	Jan. 6, 1883....	..	2640	6832	1600	1889	10321	12	..	3506	1121	4627
3	,,	,,	April 7, ,, ...	..	2640	6876	1620	1913	10409	5	..	3012	570	3582
3	,,	,,	July 7, ,, ...	..	2640	6921	1639	1861	10421	13	..	2895	1799	4694
3	,,	,,	Oct. 6, ,, ...	..	2640	6966	1662	1850	10478	50	..	4275	1506	5781
3	,,	,,	Jan. 5, 1884....	..	2640	7011	1680	1876	10567	38	..	4546	786	5332
3	,,	,,	April 5, ,, ...	..	2640	7057	1712	1897	10666	35	..	4146	190	4336
3	,,	,,	July 5, ,, ...	..	2640	7103	1722	1963	10788	32	..	4352	319	4671
3	,,	,,	Oct. 4, ,, ...	..	2640	7150	1745	1986	10881	29	..	6253	356	6609
3	,,	,,	Jan. 3, 1885....	..	2640	7198	1766	2011	10975	82	..	5800	317	6117
3	,,	,,	April 4, ,, ...	..	2640	7246	1789	2041	11076	26	..	4919	150	5069
3	,,	,,	July 4, ,, ...	..	2640	7296	1811	2066	11173	57	..	6350	287	6637
3	,,	,,	Oct. –, ,, ...	..	2640	8346	1834	2090	12270	48	..	6975	741	7716
3	,,	,,	Jan. 2, 1886....	48	2640	8409	1877	2115	12401	73	..	4936	379	5315
3	,,	,,	April 3, ,, ...	121	2640	8460	1901	2241	12602	34	..	4680	164	4844
3	,,	,,	July 3, ,, ...	155	2640	8511	1924	2269	12704	20	..	4168	856	5024
3	,,	,,	Oct. 2, ,, ...	175	2640	8564	1948	2297	12809	51	..	8365	434	8799
3	,,	,,	Jan. 1, 1887....	226	2640	8617	1971	2376	12964	74	..	5935	719	6654
3	,,	,,	April 2, ,, ...	300	2640	8672	1995	2330	12997	62	..	3800	462	4262
3	,,	,,	July 2, ,, ...	361	2640	8726	2020	2359	13105	31	..	4319	701	5020
3	,,	,,	Oct. 1, ,, ...	392	2640	8780	2046	2388	13214	11	..	5465	1154	6619
3	,,	,,	Jan. 7, 1888....	404	2640	8835	2071	2418	13324	2	..	5526	884	6410
3	,,	,,	April 7, ,, ...	404	2640	8892	2097	2488	13477	..	198	3336	908	4244
3	,,	,,	July 9, ,, ...	207	2640	9949	2123	2579	13651	..	64	1741	1163	2904
3	,,	,,	Oct. 6, ,, ...	143	2640	9008	2149	2767	13924	..	33	6873	1565	8438
3	,,	,,	Jan. 5, 1889....	104	2640	9068	2176	2911	14155	..	83	5239	1178	6417
3	,,	,,	April 6, ,, ...	20	2640	9128	2203	2946	14277	..	12	4282	799	5081
3	,,	,,	July 6, ,, ...	8	2640	9190	2230	2948	14368	..	150	3114	1913	5027
3	,,	,,	Oct. 5, ,, ...	..	2640	9252	2257	3014	14523	..	40	7041	2136	9177
3	,,	,,	Jan. 4, 1890....	..	2640	9314	2285	3178	14777	..	145	5410	1168	6578
3	,,	,,	April 5, ,, ...	..	2640	9377	2313	3217	14907	..	263	4118	867	4985
3	,,	,,	July 5, ,, ...	..	2640	9436	2346	3257	15039	..	210	3241	1161	4402
3	,,	,,	Oct. 4, ,, ...	..	2640	9500	2375	3296	15171	..	46	5069	2059	7128
3	,,	,,	Jan. 3, 1891....	..	2640	9564	2405	3386	15355	..	64	5333	985	6318
3	,,	,,	April 4, ,, ...	..	2640	9629	2435	3426	15490	..	293	3833	625	4458
3	,,	,,	July 4, ,, ...	..	2640	9695	2465	3408	15568	..	45	4429	1261	5690

---

* Share Capital reduced from £1 to 8s. per share.

† Including bad debts of £553, and formation expenses of £269.

THE

SCOTTISH

CO-OPERATIVE WHOLESALE SOCIETY

LIMITED.

PLATES, ADVERTISEMENTS, STATISTICS, &c.,

PAGES 105 TO 143.

INTRODUCTION.

To the Members:

A STUDY of the tables of figures showing the progress of the Wholesale to date must be pleasing to all who take an intelligent interest in the Co-operative Movement, and are doing what they can to make the Wholesale successful. In every department the figures indicate continuous and steady progress, and make the outlook for the future one of unbounded hope. While we expect that these statistics will be examined with care, it will not be considered out of place if we here refer to the more salient points, and draw special attention to the new departures we have made during the past year, and also to the prospective enterprises.

In our Distributive Departments, the first point of special note is the large increase in the net turnover. For the year ending June, 1891, the turnover amounted to £2,648,824, while that for the year ending June, 1890, was £2,350,547, the increase being the large amount of £298,277. This fact speaks for itself, and points to the steady progress of Co-operation throughout the country. With regard to the membership of the Wholesale Society, the rule is that each society should hold one share for each one of its own members. In this way the shares held by societies in the Wholesale give an indication of the spread of the movement; and for this purpose such statistics could be even more relied on if the small, though gradually decreasing, number of societies which are not yet members of the Wholesale were to become affiliated with it. At June, 1890, the number of shares held in the Wholesale were 109,647. During the year ending June, 1891, 13,736 applications were granted, thus raising the number to 123,383.

We are also pleased to record progress at our Shieldhall Works, Govan. The ground is being rapidly built upon, and during the past year operations in the way of extensions have been especially active. Since last issue of the "Annual" we have started the manufacture of Preserves and Confections, and have erected a large Factory, in which will be accommodated our Hosiery Making, Mole, Mantle, and Shirt Making Departments. In this building the same attention has been given to the comfort and convenience of the workers as characterises the other factories.

Doing a business of nearly £100,000 annually in Tobacco, we decided upon the manufacture of this article. A Factory has been erected on the most approved principles, and with machinery of the most modern type. In addition to this, we have had to extend the buildings for the Clothing Factory, and are now doubling the accommodation for our Cabinet Factory. The manufacture of Preserves has also been so entirely successful that we have been compelled to make arrangements for so increasing the accommodation as to give a producing capacity double that of last season.

The total capital sunk in land, buildings, plant, and stock in our Productive Works amounted, in September of this year, to nearly £90,000. From the commencement of our operations at Shieldhall four years ago, every branch of manufacture has contributed to the general success of the business.

The dividend on purchases paid for the year ending last June averaged 6¾d. per £, and the amount allocated for same period as dividend amounted to £64,845. 16s. 11d., while the bonus distributed to employés was £2,845. 17s. 1d.

A word as to the prospective enterprises sanctioned by the members. The principal is the erection of a Flour Mill, which it has been decided to place in the Edinburgh district. As an auxiliary to our Cattle Buying Department a Farm has been leased, which, ere this can be perused, will be under our management. We hope these new departures in the operations of the Wholesale will prove beneficial to the societies in Scotland.

Nor have the consolidation and strengthening of the Wholesale been overlooked. During the year the Reserve Fund has been increased from £47,554. 9s. 1d. to £56,500. 2s. 5d., and depreciations of buildings and plant have been made amounting to £7,890. 7s. 3d.

While drawing your attention to the above statistics, it would be an omission on our part, in putting this volume into your hands, if we did not also directly bring under your notice the various articles on subjects of great importance to all who are interested in social and economic problems and co-operative work. These articles, we feel certain, will be found to be at once interesting and instructive. Wishing you the compliments of the season,

We are,

Yours respectfully,

THE COMMITTEE.

SCOTTISH CO-OPERATIVE
WHOLESALE SOCIETY LIMITED.

Enrolled 20th April, 1868, under the provisions of the Industrial and Provident Societies Act, 20th August, 1867, 30 and 31 Vict., cap. 117, sec. 4.

Business Commenced 8th September, 1868.

REGISTERED OFFICE, GROCERY AND PROVISION WAREHOUSE:
119, PAISLEY ROAD, GLASGOW.

DRAPERY WAREHOUSE:
DUNDAS AND ST. JAMES' STREETS, GLASGOW.

BOOT AND SHOE AND FURNITURE WAREHOUSE:
DUNDAS STREET, GLASGOW.

BOOT AND SHOE FACTORY, CLOTHING FACTORY, CABINET WORKSHOP, PRINTING WORKSHOP, PRESERVE AND CONFECTION WORKS, MANTLE FACTORY, AND TOBACCO FACTORY:
SHIELDHALL, near GOVAN, GLASGOW.

BRANCHES:

LINKS PLACE, LEITH.
GRANGE PLACE, KILMARNOCK.
TRADES LANE, DUNDEE.
ENNISKILLEN, IRELAND.

TEA AND COFFEE DEPARTMENT:
Hooper Square, Leman Street, Whitechapel, London.

BANKERS:
THE UNION BANK OF SCOTLAND LIMITED.

HEAD OFFICES:

GLASGOW:	LONDON:	EDINBURGH:
Ingram Street.	62, Cornhill, E.C.	George Street.
MANAGER:	MANAGER:	MANAGER:
CHARLES GAIRDNER.	JOHN A. FRADGLEY.	HENRY HAY NORIE.

General Committee.

PRESIDENT:

Mr. WILLIAM MAXWELL, 36, Woodburn Terrace, Morningside, Edinburgh.

SECRETARY:

Mr. ANDREW MILLER, Moss Road, Tillicoultry.

DIRECTORS:

Mr. ISAAC MACDONALD	7, Knoxland Street, Dumbarton.
Mr. DANIEL THOMSON	67, Priory Lane, Dunfermline.
Mr. JOHN STEVENSON	2, Park Lane, Kilmarnock.
Mr. T. C. Mc.NAB	25, Dalmeny Street, Leith.
Mr. JOHN ARTHUR	139, George Street, Paisley.
Mr. HENRY MURPHY	Bloomgate, Lanark.
Mr. JOHN PEARSON	Ludgate Place, Alloa.
Mr. JOHN ADAMS	12, Anderson Street, Kinning Park.
Mr. PETER GLASSE	Myrtle Street, Glasgow.
Mr. THOMAS LITTLE	3, Hall Street, Galashiels.

SUB-COMMITTEES.

FINANCE:
Mr. WILLIAM MAXWELL,
Mr. JOHN STEVENSON.
Mr. ANDREW MILLER (Convener).

BUILDING:
Mr. ISAAC MACDONALD.
Mr. HENRY MURPHY.
Mr. ANDREW MILLER.
Mr. THOMAS LITTLE.
Mr. WILLIAM MAXWELL (Convener).

PRODUCTION:
Mr. ISAAC MACDONALD.
Mr. JOHN ADAMS.
Mr. JOHN PEARSON (Convener).

DRAPERY:
Mr. HENRY MURPHY.
Mr. PETER GLASSE.
Mr. T. C. Mc.NAB (Convener).

GROCERY:
Mr. THOMAS LITTLE.
Mr. DANIEL THOMSON.
Mr. JOHN ARTHUR (Convener).

AUDITORS:

Mr. JOHN ALEXANDER, Paisley. | Mr. JOHN MILLEN, Rutherglen.
Mr. JAMES INGLIS, Paisley.

Officers of the Society.

MANAGER :

Mr. JAMES MARSHALL, Glasgow.

ACCOUNTANT :

Mr. ROBERT MACINTOSH, Glasgow.

CASHIER :

Mr. ALLAN GRAY, Glasgow.

BUYERS, SALESMEN, &c.

GROCERY AND PROVISION DEPARTMENTS.

Mr. E. ROSS	Glasgow.
Mr. J. MACDONALD	Glasgow.
Mr. R. REYBURN	Glasgow.
Mr. W. F. STEWART	Leith.
Mr. PETER ROBERTSON	Leith.
Mr. W. LAIRD	Kilmarnock.
Mr. DAVID CALDWELL	Kilmarnock.
Mr. J. BARROWMAN	Dundee.
Mr. WILLIAM WHYTE	Enniskillen.
Mr. CHARLES FIELDING (Tea)	London.
Mr. JOHN M'INTYRE (Potatoes)	Glasgow.
Mr. JOHN WHITE (Potatoes)	Leith.
Mr. N. ANDERSON (Traveller)	Glasgow.
Mr. WM. DUNCAN (Cattle Buyer)	Glasgow.
Mr. JAMES MONTGOMERY (Farm Manager)	Carbrook Mains, Larbert.

Mr. DAVID GARDINER (Drapery Department)	Glasgow.
Mr. ALEX. Mc.FARLANE (Tailoring Factory)	Glasgow.
Mr. ALEX. L. SCOTT (Boot and Shoe Factory)	Glasgow.
Mr. WILLIAM MILLER (Furniture Department)	Glasgow.
Mr. DAVID CAMPBELL (Printing)	Glasgow.
Mr. HENRY HAGGERTY (Preserve Works)	Glasgow.
Mr. THOMAS HARKNESS (Tobacco Factory)	Glasgow.

Business Arrangements.

REGISTERED OFFICE :
119, PAISLEY ROAD, GLASGOW.

BRANCHES :
LINKS PLACE, LEITH;
GRANGE PLACE, KILMARNOCK;
TRADES LANE, DUNDEE; ENNISKILLEN, IRELAND;
HOOPER SQUARE, LEMAN STREET, WHITECHAPEL, LONDON.

BUSINESS ARRANGEMENTS.

SOCIETIES or Companies Registered (to *which our trade is strictly confined*) desirous of opening an account with this Society, will please forward a copy of the registered Rules and latest issued balance sheet. If newly started, a statement showing the number of members; value of shares; amount subscribed for and paid up; weekly turnover expected; also, if credit is allowed, the amount per member in proportion to the capital paid up. The information forwarded will be carefully considered, and, if found satisfactory, goods will be supplied on the usual business terms.

CASH PAYMENTS.

BESIDES the usual invoice sent with each consignment of goods, a weekly statement of accounts (see page 112) is sent to each society, so that there may be no delay in remitting the amount due for the month, the limit of credit allowed by this Society. Interest at the rate of 5 per cent per annum is charged on all overdue accounts, and by a resolution adopted at a general meeting of the members, the committee of management are instructed and empowered to examine the books of defaulting societies and take the necessary steps to protect the interest of the federated societies.

BUSINESS NOTICE.

WHEN ordering goods state price or brand of the article wanted, also mode of transit, and name of station to which the goods are to be sent. Orders for the different departments should be written on separate slips. Goods not approved of must be returned at once and intact. No claim for breakage, short weight, &c., can be entertained unless made within six days after goods are received. Delay in delivery should be at once advised.

WEEKLY STATEMENT OF ACCOUNT.

5th Week. Ledger Folio, 929.
73rd Quarter. 119, Paisley Road,
GLASGOW, *September 3rd, 1887.*

The Grahamston and Bainsford Co-operative Society Limited.

Dr. **To The Scottish Co-operative Wholesale Society Limited.** ***Cr.***

GOODS.			CASH AND CREDITS.			
Date.	Amount of each Invoice.	Balance last Statement.	Date.	Cash.	Credit.	Totals.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.
		698 7 2				
Aug. 30..	0 4 3	....	Aug. 30..	....	0 5 0	....
„ 30..	18 11 7	....	„ 31..	....	1 0 0	....
„ 30..	29 0 8	....	„ 31..	....	0 12 9	....
„ 30..	32 4 0	....	„ 31..	....	0 12 10	....
„ 30..	0 17 7	....	Sept. 1..	....	0 5 6	....
„ 30..	4 10 0	....	„ 1..	....	0 1 0	....
„ 30..	4 4 0	....	„ 1.	....	1 3 6	....
„ 30..	3 2 6	....	„ 1..	....	2 7 0	....
„ 31..	0 6 6	....	„ 2..	....	0 12 9	....
„ 31..	0 8 3	....	„ 2..	....	0 12 9	....
„ 31..	0 10 10	....	„ 2..	....	0 14 9	....
„ 31..	0 8 3	....	„ 2..	....	0 10 0	....
„ 31..	1 5 0	....	„ 3..	....	0 15 6	....
„ 31..	0 10 11	....	„ 3..	....	10 11 1	....
„ 31..	59 16 9	....	„ 3..	....	0 15 6	....
„ 31..	0 11 3	....	„ 3..	....	1 12 0	....
„ 31..	7 3 5	....				22 11 11
Sept. 1..	2 10 6	....	„ 2..	600 0 0	....	600 0 0
„ 1..	4 17 6	....				
„ 1..	0 15 2	....				
„ 3..	0 6 6	....				
„ 3..	0 9 2	....				
„ 3..	17 10 0	....				
„ 3..	0 18 0	....				
„ 3..	3 10 6	....				
„ 3..	5 13 8	....				
„ 3..	12 11 1	....				
„ 3..	4 18 7	....				
„ 3..	5 3 6	....				
„ 3..	0 12 9	....				
„ 3..	0 1 10	....				
„ 3..	2 14 9	....				
„ 3..	1 8 6	....				
„ 3..	27 12 8	....				
		255 10 5				
	To balance,	....			By balance,	331 5 8
	£	953 17 7			£	953 17 7

If the above Statement differs from your Books, we shall be glad if you will point out the difference at once.

Terms of Membership.

MEMBERSHIP.

The Rules relating to the admission of members are:—

No. 6.—The society (that is, the Wholesale) shall consist of such co-operative societies, registered or deemed to be registered under the Industrial and Provident Societies Act, 1876, or Companies Act, 1862–67, as have been admitted by the committee, and each admission must be entered in the minute book of the society. Every application for shares must be sanctioned by a resolution of a general meeting of any society or company making such. The application must be made on the printed form supplied, and duly attested by the signatures of the president, secretary, and three members thereof, and stamped with such society's seal. Every society or company making an application for shares shall state the number of its members, and take not less than one share for each member, and shall increase the number annually as its members increase in accordance with its last return to the Registrar; but no member other than a society registered under the Industrial and Provident Societies Act, 1876, shall hold an interest in the funds exceeding £200.

No. 7.—The capital of the society shall be raised in shares of fifteen shillings each. Every member on admission shall pay the sum of not less than one shilling on each share taken up, and the unpaid portion of the shares may be paid up by dividends and interest; but any member may pay up shares in full or part at any time.

APPLICATION FORM.

Whereas, by a resolution of the ....Co-operative Society Limited, passed at a general meeting held on the....day of............, it was resolved to take up........shares (being one share of fifteen shillings for each member), said shares being transferable, in the Scottish Co-operative Wholesale Society Limited, *and to accept the same on the terms and conditions specified in the Rules. Executed under the seal of the society on the....day of............ Attested by*

....
.... } *Three Members.*
....

BENEFITS DERIVED FROM MEMBERSHIP.

(*a*) The liability of the member is limited, each member being only responsible for the value of the shares held.

(*b*) Members receive double the rate of dividend on purchases paid to non-members.

(*c*) Share capital is paid 5 per cent per annum.

(*d*) Members have a share in the management of the Wholesale in proportion to the amount of goods bought, as each society, besides one vote in right of membership, is allowed an extra vote for each £1,000 worth of goods bought.

These advantages, added to the special benefits secured by the leading position of the Wholesale, will, we trust, induce societies as yet non-members to carefully reconsider the question, and take the necessary steps to secure to their members the full benefits of co-operative distribution.

CORRESPONDENCE.

All letters must be addressed to the society, and not to individuals. Addressed envelopes are supplied at cost price. Separate slips ought to be used for the different departments—the Accountant's, Grocery and Provision, Drapery, Boot and Shoe, Furniture. The slips can all be enclosed in the one envelope. Attention to this simple rule will greatly facilitate the despatch of goods and ensure promptitude in answering inquiries; it will also aid in the classification of the letters for reference in any case of irregularity or dispute.

Cash Remittance.

Cheques must be made payable to the Society. If remitted through the UNION BANK OF SCOTLAND LIMITED, the usual commission charged will be saved.

LIST OF BRANCHES OF THE UNION BANK OF SCOTLAND LIMITED.

HEAD OFFICES:—GLASGOW, INGRAM STREET; EDINBURGH, GEORGE STREET.
LONDON OFFICE:—62, CORNHILL, E.C.

Branches:

Aberdeen.
Aberdeen, George Street.
,, West End.
Aberfeldy.
Aberlour, Strathspey.
Alloa.
Alva.
Auchterarder.
Auchtermuchty.
Ayr.
Ballater.
Banchory.
Banff.
Barrhead.
Barrhill.
Bathgate.
Beith.
Blair-Athole (sub to Pitlochrie).
Blairgowrie.
Braemar.
Brechin.
Bridge of Allan.
Buckie, Banffshire.
Castle-Douglas.
Coatbridge.
Coupar-Angus.
Crieff.
Cullen.
Dalbeattie.
Dalry, Ayrshire (open on Thursdays-sub to Beith)
Dalry, Galloway.
Darvel (sub to Galston).
Doune.
Dumbarton.
Dumfries.
Dunblane.
Dundee.
Dunkeld.
Dunning.
Dunoon.
Edinburgh, Downie Place.
,, Forrest Road.
,, Haymarket.
,, Hunter Square
Edinburgh, Morningside.
,, Newington.
,, Norton Park.
,, S. Morningside (sub to Morningside).
Edzell.
Elgin.
Ellon.
Errol.
Fochabers.
Forfar.
Fraserburg.
Galston.
Gatehouse.
Girvan.
Glasgow, Anderston.
,, 174, Argyle St.
,, Bridgeton Cross.
,, Cowcaddens.
,, Hillhead.
,, Kinning Park.
,, St. Vincent St.
,, Tradeston.
,, Trongate.
Gourock.
Govan.
Greenock.
Hamilton.
Helensburgh.
Huntly.
Inverary.
Inverness.
Inverurie.
Irvine.
Johnstone.
Keith.
Killin.
Kilmarnock.
Kincardine.
Kirkcaldy.
Kirkwall.
Kirriemuir.
Ladybank.
Largs.
Larkhall.
Leith.
Lerwick.
Leslie.
Lochgelly, Fifeshire.
Lochgilphead.
Macduff.
Maryhill.
Maybole.
Mearns (open on Tuesdays and Fridays—sub to Barrhead).
Millport.
Moffat.
Moniaive.
New Pitsligo.
Paisley.
Partick.
Perth.
Peterhead.
Pitlochrie.
Port-Glasgow.
Portsoy.
Renfrew.
Rosehearty.
St. Margaret's Hope, Orkney.
Scalloway, Shetland(open on Tuesdays and Fridays—sub to Lerwick).
Shawlands, Glasgow.
Stewarton.
Stirling.
Stonehouse (open on Mondays, Wednesdays, and Saturdays–sub to Larkhall).
Stranraer.
Strathaven.
Stromness.
Tarbert, Lochfine.
Tarland.
Thornhill.
Tillicoultry.
Troon.
Turriff.
Wick.

STATEMENT Showing the PROGRESS *of the* SOCIETY FROM ITS COMMENCEMENT *in September, 1868, till date, with* COMPARISONS *of* SALES, *and other information.*

	Year or Quarter ending.	Number of Shares Subscribed.	Capital: Includes Share, Loan, Reserve, and Insurance Funds.	Net Sales.	Gross Total.	Increase on Corresponding Quarter or previous Year.	Rate per Cent Inc.	Expenses.	Rate per £ on Sales.
1st Quarter	December 7, 1868..	..	£1,795	£9,697	£	£	..	£153	3·8
1st Year—52 wks	December 5, 1869..	..	5,174	81,094	90,791	..	..	1,035	3·0
2nd ,, 50 ,,	November 19, 1870..	..	12,542	105,249	196,041	24,155	29·7	1,549	3·5
3rd ,, 52 ,,	,, 18, 1871..	..	18,009	162,658	358,699	57,408	54·5	2 180	3·2
4th ,, ,, ,,	,, 16, 1872..	18,708	30,931	262,530	621,230	99,872	61·4	3,469	3·1
5th ,, ,, ,,	,, 15, 1873..	21,271	50,433	384,489	1,005,719	121,958	46·4	5,055	3·1
6th ,, ,, ,,	,, 14, 1874..	24,654	48,981	409,947	1,415,667	25.458	6·6	6,696	3·9
7th ,, ,, ,,	,, 13, 1875..	27,112	56,750	430,169	1,845,836	20,222	4·9	7·137	3·9
8th ,, 51 ,,	,, 4, 1876..	29,008	67,218	457,529	2,303,365	27,359	6·3	7,540	3·9
9th ,, 52 ,,	,, 3, 1877..	31,945	72,568	589,221	2,892,586	131,692	28·7	8,648	3·5
10th ,, ,, ,,	,, 2, 1878..	34,830	83,173	600,590	3,493,177	11,369	1·9	10,095	4·0
11th ,, ,, ,,	,, 2, 1879..	36,008	93,076	630,097	4,123,275	29,507	4·9	11,117	4·2
12th ,, ,, ,,	October 30, 1880..	41,584	110,179	845,221	4,968,496	215,124	34·1	13,020	3·7
13th ,, ,, ,,	November 5, 1881..	49,073	135,713	986,646	5,955,143	141,424	16·7	15,757	3·8
14th ,, ,, ,,	,, 4, 1882..	53,684	169,428	1,100,588	7,055,732	113,942	11·5	19,686	4·2
15th ,, ,, ,,	,, 3, 1883..	59,529	195,396	1,253,154	8,308.886	152,565	13·8	22,120	4·2
16th ,, ,, ,,	,, 1, 1884..	65,331	244,186	1,300,331	9,609,218	47,177	3·7	24.307	4·5
17th ,, ,, ,,	October 31, 1885..	70,066	288,945	1,438,220	11,047,438	137,888	10·6	27,314	4·5
18th ,, 60 ,,	December 25, 1886..	79,874	333,658	1,857,152	12,904,590	418,931	29·1	36,942	4·7
19th ,, 53 ,,	,, 31, 1887..	87,220	367,309	1,810,015	14,714,606	153,965	9·2	35,800	4·7
20th ,, 52 ,,	,, 29, 1888..	96,521	409,668	1,963,853	16,678,460	178,897	10·0	39,411	4·8
21st ,, ,, ,,	,, 28, 1889..	107,004	480,622	2,273,782	18,952,242	309,928	15·7	44,311	4·6
22nd ,, ,, ,,	,, 27, 1890..	117,664	575,322	2,475,601	21,427,843	201,819	8·8	49,641	4·8
90th Quar.-13 wks	March 28, 1891..	120,544	626,383	634,730	22,062,573	85,244	15·5	13,986	5·2
91st ,, 13 ,,	June 27, 1891..	123,383	631,356	693,818	22,756,392	87,978	14·5	14,540	5·0

STATEMENT Showing the PROGRESS *of the* SOCIETY FROM ITS COMMENCEMENT *in September, 1868, till date, with* COMPARISONS *of* SALES, *and other information.—Continued.*

	Year or Quarter ending	Net Profit.	Total Net Profit.	Average Dividend.	Reserve and Insurance Funds.			Depreciations allowed on Buildings and Fixtures.	
					Added.	Withdrawn.	Total Amount.	Amount.	Total Amount.
1st Quarter....	December 7, 1868..	£48	£	d.	£48	£	£	£9	£
1st Year—52 wks	December 5, 1869..	1,303	1,352	3¼	63	..	112	129	138
2nd ,, 50 ,,	November 19, 1870..	2,418	3,770	4¾	324	..	436	111	250
3rd ,, 52 ,,	,, 18, 1871..	4,131	7,902	5¼	578	..	1,014	205	455
4th ,, ,, ,,	,, 16, 1872..	5,435	13,337	4¾	471	..	1,485	346	801
5th ,, ,, ,,	,, 15, 1873..	7,445	20,783	4¾	355	141	1,700	657	1,439
6th ,, ,, ,,	,, 14, 1874..	7,553	28,336	4¼	1,049	104	2,644	784	2,243
7th ,, ,, ,,	,, 13, 1875..	8,232	36,569	4	338	580	2,402	321	2,565
8th ,, 51 ,,	,, 4, 1876..	8,836	45,405	4	791	672	2,522	452	3,017
9th ,, 52 ,,	,, 3, 1877..	10,925	56,330	4	918	343	3,097	485	3,503
10th ,, ,, ,,	,, 2, 1878..	11,968	68,298	4	721	269	3,549	1,155	4,659
11th ,, ,, ,,	,, 2, 1879..	14,988	83,287	4¾	2,215	160	5,606	1,336	5,995
12th ,, ,, ,,	October 30, 1880..	21,685	104,973	6¾	3,134	336	8,404	1,086	7,082
13th ,, 53 ,,	November 5, 1881..	23,981	128,954	6	3,086	2,694	8,796	1,653	8,735
14th ,, 52 ,,	,, 4, 1882..	23,219	152,174	5½	3,824	334	12,286	1,688	10,424
15th ,, ,, ,,	,, 3, 1883..	28,365	180,540	5¾	3,801	1,530	14,557	2,420	12,844
16th ,, ,, ,,	,, 1, 1884..	29,434	209,974	5½	4,428	1,525	17,471	2,039	14,884
17th ,, ,, ,,	October 31, 1885..	39,641	249,616	6¾	4,393	610	21,254	3,475	18,359
18th ,, 60 ,,	December 25, 1886..	50,398	300,014	6½	5,528	1,315	25,566	2,980	21,340
19th ,, 53 ,,	,, 31, 1887..	47,278	347,293	6¾	8,474	1,389	32,651	3,019	24,360
20th ,, 52 ,,	,, 29, 1888..	53,538	400,832	6¼	7,615	3,392	36,874	8,170	32,530
21st ,, ,, ,,	,, 28, 1889..	61,756	462,588	6½	10,244	2,941	44,177	6,284	38,815
22nd ,, ,, ,,	,, 27, 1890..	76,545	539,134	7	10,636	1,931	52,882	6,843	45,659
90th Quar.-13 wks.	March 28, 1891..	18,331	557,465	7	2,802	1,499	54,185	1,916	47,575
91st ,, ,, ,,	June 27, 1891..	20,938	578,403	6	2,870	555	56,500	1,973	49,548

GROCERY DEPARTMENT, GLASGOW.

YEARLY STATEMENT. SALES, EXPENSES, AND NET PROFIT.

		Net Sales.					Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
		Drapery and Boots.	Dundee.	Kilmarnock.	Grocery, Glasgow.	Total.					
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
Quarter ending	Dec. 7, 1868..	....	....	....	9,697 7 1	9.697 7 1	153 5 4	3·8	48 12 10	1·2	4,648
52 weeks ,,	,, 5, 1869..	....	....	....	81,094 2 6	81,094 2 6	1,035 12 8	3·0	1,303 15 0	3·8	5,478
50 ,, ,,	Nov. 9, 1870..	....	....	....	105,249 12 4	105,249 12 4	1,549 17 2	3·5	2,418 9 2	5·6	9,060
52 ,, ,,	,, 18, 1871..	....	....	....	162,658 7 7	162,658 7 7	2,180 18 3	3·2	4,131 8 6	6·0	14,000
52 ,, ,,	,, 16, 1872..	....	....	....	262,530 19 10	262,530 19 10	3,469 18 4	3 1	5,435 3 9	4 9	21,050
52 ,, ,,	,, 15, 1873..	....	....	....	384,489 4 0	384,489 4 0	5,055 15 7	3·1	7,445 19 1	4·5	24,510
52 ,, ,,	,, 14, 1874..	....	....	....	409,947 7 9	409,947 7 9	6,696 14 2	3·9	7,553 5 2	4·4	24,700
52 ,, ,,	,, 13, 1875..	....	....	....	430,169 7 11	430,169 7 11	7,137 15 5	3·9	8,232 11 6	4·5	29,400
51 ,, ,,	,, 4, 1876..	42,952 0 10	....	....	414,576 19 6	457,529 0 4	7,540 2 8	3·9	8,836 2 3	4·6	39,550
52 ,, ,,	,, 3, 1877..	50,654 14 2	....	....	507,582 14 4	558,237 8 6	8 196 19 7	3·5	10,443 15 6	4·4	39,510
52 ,, ,,	,, 2, 1878..	56,480 17 7	....	....	467,342 1 0	523,822 18 7	8,976 5 4	4·1	10,289 0 10	4·7	40,130
52 ,, ,,	,, 2, 1879..	60,046 3 9	....	....	481,949 12 2	541,995 15 11	9,832 8 6	4·3	12,625 11 3	5·5	50,400
52 ,, ,,	Oct. 30, 1880..	83,856 9 10	....	....	615,601 5 5	699,457 15 3	10,880 2 11	3·7	17,908 0 6	6·0	43,190
53 ,, ,,	Nov. 5, 1881..	102,157 0 11	11,121 15 7	....	679,534 6 4	792,813 2 10	12,930 11 8	3·9	18,439 1 3	5·5	63,380
6 months ,,	May 6, 1882..	53,190 8 0	10,385 14 5	12,982 1 4	336,413 13 0	412,971 16 9	8,080 8 7	4·4	8,270 16 9	4·8	61,920
6 ,, ,,	Nov. 4, 1882..	....	....	....	383,834 1 3	383,834 1 3	5,299 13 4	3·3	7,539 19 0	4·7	34,620
52 weeks ,,	,, 3, 1883..	....	....	....	776,681 1 5	776,681 1 5	10,940 9 4	3·3	15,350 8 9	4·7	38,374
52 ,, ,,	,, 1, 1884..	....	....	....	759,443 11 7	759,443 11 7	11,152 5 4	3·5	14,281 1 1	4·5	30,081
52 ,, ,,	Oct. 31, 1885..	....	....	....	761,889 7 11	761,889 7 11	11,881 1 0	3·7	16,187 18 9	5·0	28,130
60 ,, ,,	Dec. 25, 1886..	....	....	....	936,030 19 0	936,030 19 0	14,481 16 4	3·7	19,073 6 9	4·9	37,450
53 ,, ,,	,, 31, 1887..	....	....	....	895,560 6 4	895,560 6 4	13,163 8 7	3·5	20,351 5 3	5·4	56,095
52 ,, ,,	,, 29, 1888..	....	....	....	972,790 2 2	972,790 2 2	14,435 1 0	3·5	23,399 9 11	5·7	44,610
52 ,, ,,	,, 28, 1889..	....	....	....	1,148,832 5 5	1,148,832 5 5	16,190 9 8	3·4	27,930 15 8	5·8	56,000
52 ,, ,,	,, 27, 1890..	....	....	....	1,223,450 16 3	1,223,450 16 3	17,406 17 10	3·4	30,380 13 7	5·9	63,000
13 ,, ,,	Mar. 28, 1891..	....	....	....	329,754 9 11	329,754 9 11	4,921 10 4	3·5	7,785 7 3	5·6	71,940
13 ,, ,,	June 27, 1891..	....	....	....	344,437 13 8	344,437 13 8	4,863 15 5	3 4	8,320 2 10	5·8	64,100
	Totals........	449,337 15 1	21,507 10 0	12,982 1 4	13,881,551 15 8	14,365,379 2 1	218,453 4 4	3·6	313,982 2 2	5·2	64,100

GROCERY DEPARTMENT, LEITH.

Yearly Statement, showing Sales, Expenses, and Net Profit.

	Net Sales.			Expenses.			Rate of Pence per £.	Net Profit.			Rate of Pence per £.	Amount of Stock.
	£	s.	d.	£	s.	d.	d.	£	s.	d.	d.	£
Year ending November 3, 1877—52 weeks....	30,984	0	9	451	17	0	3·5	481	12	9	3·7	4,590
,, ,, ,, 2, 1878 ,, ,, ...	76,767	11	1	1,119	10	4	3·5	1,679	0	11	5·2	3,000
,, ,, ,, 1, 1879 ,, ,, ...	88,101	15	11	1,284	16	8	3·5	2,363	8	3	6·4	6,480
,, ,, October 30, 1880 ,, ,, ...	145,764	0	3	2 140	6	2	3·5	3,777	4	2	6·2	8,410
,, ,, November 5, 1881—53 ,, ...	193,833	10	10	2,826	11	8	3·5	5,542	7	9	6·8	13,400
,, ,, ,, 4, 1882—52 ,, ...	205,728	16	3	2,927	11	2	3·4	4,895	11	9	5·7	14,890
,, ,, ,, 3, 1883 ,, ,, ...	255,160	2	2	3,488	17	9	3·2	6,093	19	3	5·7	20,045
,, ,, ,, 1, 1884 ,, ,, ...	281,509	2	4	3,992	8	2	3·4	6,935	10	4	5·9	16,250
,, ,, October 31, 1885 ,, ,, ...	363,664	7	11	5,031	1	8	3·3	10,572	0	8	6·9	29,750
,, ,, December 25, 1886—60 ,, ...	496,240	13	8	7,160	19	5	3·4	12,452	11	4	6·0	24,000
,, ,, ,, 31, 1887—53 ,, ...	496,673	11	8	7,256	5	4	3·5	13,217	13	3	6·3	42,420
,, ,, ,, 29, 1888—52 ,, ...	536,600	10	6	7,971	7	4	3·5	14,112	13	9	6·3	31,080
,, ,, ,, 28, 1889—52 ,, ...	584,617	12	1	8,381	3	1	3·4	13,525	12	9	5·5	35,750
,, ,, ,, 27, 1890—52 ,, ...	602,908	9	5	8,371	5	10	3·3	15,031	4	6	5·9	34,600
Quarter ending March 28, 1891—13 ,, ...	153,787	8	1	2,328	15	2	3·6	3,509	11	6	5·4	39,400
,, ,, June 27, 1891—13 ,, ...	167,746	6	10	2,533	4	2	3·6	3,889	14	2	5 5	37,900
Totals	4,680,087	19	9	67,266	0	11	3·4	118,079	17	1	6·0	37,900

QUARTERLY STATEMENT,

FROM DATE OF KEEPING

Quarter Ending.	Net Sales.			Expenses.		
	£	s.	d.	£	s.	d.
August 5, 1882	6,594	0	5	190	15	1
November 4, 1882	8,849	10	3	221	7	8
February 3, 1883	9,894	13	1	245	18	11
May 5, 1883	10,192	13	4	236	7	10
August 4, 1883	7,979	7	10	245	14	8
November 3, 1883	11,625	19	8	225	0	1
February 2, 1884	8,446	16	2	217	1	5
May 3, 1884	9,492	2	9	197	12	5
August 2, 1884	9,145	12	11	208	15	8
November 1, 1884	12,989	5	11	198	7	11
January 31, 1885	10,094	9	8	204	18	3
May 2, 1885	8,874	3	9	159	14	3
August 1, 1885	8,644	2	7	192	11	6
October 31, 1885	14,012	17	7	208	14	3
January 30, 1886	9,461	10	4	204	13	0
May 1, 1886	9,439	14	11	177	13	5
July 31, 1886	9,434	7	4	193	15	8
*December 25, 1886	23,129	5	10	309	3	2
March 26, 1887	11,129	13	7	170	3	9
June 25, 1887	9,928	13	5	189	4	9
September 24, 1887	15,469	2	4	221	10	8
†December 31, 1887	16,152	2	11	245	9	8
March 31, 1888	11,715	9	7	179	9	8
June 30, 1888	13,539	14	3	202	10	10
September 29, 1888	13,946	14	7	218	14	2
December 29, 1888	15,162	13	11	229	9	1
March 30, 1889	10,597	0	5	178	4	0
June 29, 1889	11,538	7	6	216	13	3
September 28, 1889	14,378	11	7	224	18	1
December 28, 1889	17,926	18	8	233	2	5
March 29, 1890	12,361	8	6	194	12	5
June 28, 1890	13,618	4	4	275	0	3
September 27, 1890	14,223	6	2	199	8	3
December 27, 1890	16,807	11	3	246	2	10
March 28, 1891	14,162	9	0	222	13	6
June 27, 1891	14,804	7	6	274	11	7
Totals	435,763	3	10	7,760	4	4

* Twenty-one weeks. † Fourteen weeks.

GROCERY DEPARTMENT, KILMARNOCK.

A SEPARATE ACCOUNT.

Rate per £ of Sales.	Net Profit.			Rate per £ of Sales.	Stocks.
d.	£	s.	d.	d.	£
7·0	163	7	8	6·0	535
6·0	137	9	1	3·7	1,550
5·9	362	11	7	8·7	2,320
5·5	472	3	0	11·1	2,120
7·3	238	4	11	7·1	720
4·6	176	13	6	3·6	1,663
6·1	123	10	4	3·5	2,898
4·9	162	2	9	4·0	1,781
5·4	114	15	5	3·0	963
3·7	235	6	3	4·2	2,812
4·8	69	14	9	1·6	2,521
4·3	258	5	9	6·9	1,750
5·3	102	4	1	2·8	1,132
3·5	534	12	2	9·1	2,300
5·2	295	13	5	7·5	2,010
4·5	289	7	4	7·3	1,600
4·9	264	10	0	6·7	760
3·2	908	16	9	9·4	2,070
3·6	364	3	8	7·8	2,615
4·5	255	7	8	6·1	1,525
3·4	895	18	3	13·6	1,070
4·2	758	15	6	11·2	2,585
4·0	328	8	3	6·7	2,850
3·6	379	15	5	6·7	2,410
3·8	23	10	11	0·4	2,329
3·6	324	10	8	5·1	3,200
4·0	178	19	2	4·0	2,080
4·5	102	6	9	2·1	2,600
3·7	406	12	5	6·8	1,420
3·1	623	11	11	8·3	2,910
3·7	560	3	8	10·8	2,040
4·8	563	8	7	9·9	1,050
3·3	550	8	9	9·2	190
3·5	972	15	1	13·8	2,400
3·7	685	3	1	11·6	1,480
4·4	609	2	3	9·8	2,000
4·2	13,482	10	9	7·4	2,000

QUARTERLY STATEMENT,

FROM DATE OF KEEPING

Quarter Ending	Net Sales.			Expenses.		
	£	s.	d.	£	s.	d.
August 5, 1882	6,328	4	0	237	2	11
November 4, 1882	7,180	12	3	207	17	9
February 3, 1883	8,513	10	1	217	6	4
May 5, 1883	8,583	16	3	226	13	4
August 4, 1883	9,050	6	4	245	1	3
November 3, 1883	8,533	5	8	218	11	2
February 2, 1884	9,278	1	10	235	12	9
May 3, 1884	10,943	14	6	252	16	9
August 2, 1884	12,648	2	11	262	11	10
November 1, 1884	13,776	3	6	275	12	6
January 31, 1885	12 080	7	2	291	8	8
May 2, 1885	13,424	7	0	242	12	6
August 1, 1885	14,930	3	3	251	12	1
October 31, 1885	15,685	3	4	271	7	11
January 30, 1886	12,248	16	9	248	12	8
May 1, 1886	13,616	12	9	283	8	7
July 31, 1886	14,912	1	10	265	7	11
*December 25, 1886	22,975	17	8	397	17	9
March 26, 1887	13,916	4	6	244	6	5
June 25, 1887	13,810	2	11	241	9	2
September 24, 1887	15,064	15	6	265	8	7
†December 31, 1887	16,231	4	0	281	14	4
March 31, 1888	12,205	12	7	246	11	4
June 30, 1888	14,865	19	7	262	6	11
September 29, 1888	14,857	13	3	281	9	7
December 29, 1888	15,323	1	0	284	8	1
March 30, 1889	16,415	11	3	256	13	3
June 29, 1889	20,090	11	2	286	1	0
September 28, 1889	19,022	12	6	295	18	4
December 28, 1889	17,987	11	8	284	1	6
March 29, 1890	15,713	6	7	274	19	11
June 28, 1890	16,324	16	0	288	16	9
September 27, 1890	18,593	3	6	321	13	11
December 27, 1890	16,411	8	5	303	8	0
March 28, 1891	19,284	18	2	322	10	5
June 27, 1891	19,673	16	4	313	17	9
Totals	510,501	16	0	9,687	9	11

* Twenty-one weeks. † Fourteen weeks.

GROCERY DEPARTMENT, DUNDEE.

A Separate Account.

Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Net Loss.	Rate per £ of Sales.	Stocks.
d.	£ s. d.	d.	£ s. d.	d.	£
8·8	....	..	126 19 9	4·8	1,205
7·0	....	..	98 12 7	3·3	1,474
6·1	67 12 4	1·8	....	..	1,040
6 3	96 1 7	2·7	....	..	1,080
6·5	5 15 3	0·1	....	..	1,923
6·1	71 2 5	2·0	....	..	2,455
6·1	88 14 11	2·2	....	..	2,250
5·6	181 7 10	4·0	....	..	1,975
5·0	260 9 7	4·9	....	..	2,950
4 8	73 16 8	1·3	....	..	2,690
5·8	111 1 3	2·2	....	..	1,080
4·3	189 3 2	3·4	....	..	1,950
4·0	359 16 4	5·8	....	..	2,940
4·2	348 15 2	5·3	....	..	2,890
4·8	238 13 5	4·6	....	..	1,300
5·0	86 11 2	1·5	....	..	2,670
4·2	205 17 7	3·3	....	..	3,250
4·1	348 8 3	3·7	....	..	2,600
4·2	163 5 0	2·8	....	..	1,885
4·2	210 10 3	3·6	....	..	3,050
4·2	212 6 11	3·4	....	..	3,020
4·2	279 17 11	4 2	....	..	3,210
4·8	286 9 8	5·6	....	..	2,770
4·2	154 19 5	2·5	....	..	3,740
4·5	253 8 2	4·1	....	..	5,370
4·4	321 3 11	5·0	....	..	2,710
3·7	245 2 6	3·5	....	..	3,230
3·4	618 7 4	7·3	....	..	5,940
3·7	60 4 11	0·7	....	..	4,590
3·7	206 9 7	2·7	....	..	4,150
4·2	244 7 7	3·7	....	..	3,420
4·2	244 8 2	3·6	....	..	3,590
4·1	290 8 8	3·7	....	..	5,390
4·4	364 2 5	5·3	....	..	4,070
4·0	282 12 10	3·5	....	..	4,070
3·8	309 10 10	3·7	....	..	5,200
4·5	7,481 3 0	..	225 12 4	..	5,200
	225 12 4	..			
	7,255 10 8	3·4			

QUARTERLY STATEMENT,

FROM DATE OF KEEPING

Quarter Ending	Net Sales.								
	Boots.			Furniture.			Drapery.		
	£	s.	d.	£	s.	d.	£	s.	d.
August 5, 1882......	8,351	15	0	2,693	6	11	21,144	6	11
November 4, 1882......	9,267	11	10	2,057	1	11	25,587	12	9
February 3, 1883......	7,520	4	4	2,280	17	3	22,301	14	3
May 5, 1883......	8,159	0	7	1,904	14	4	25,682	6	9
August 4, 1883......	9,368	12	4	3,045	1	9	23,937	10	11
November 3, 1883......	9,658	4	3	2,518	11	10	30,562	12	8
February 2, 1884......	8,944	16	1	2,994	17	9	26,445	3	8
May 3, 1884......	9,782	13	2	2,307	11	1	30,463	14	9
August 2, 1884......	10,981	0	10	4,595	4	10	28,337	2	6
November 1, 1884......	10,884	13	3	2,887	1	9	34,034	16	0
January 31, 1885......	....			....			30,267	3	3
May 2, 1885......	....			....			37,153	15	9
August 1, 1885......	....			....			33,578	12	7
October 31, 1885......	....			....			39,994	14	4
January 30, 1886......	....			....			33,029	17	3
May 1, 1886......	....			....			44,570	7	11
July 31, 1886......	....			....			42,129	5	5
*December 25, 1886......	....			....			75,835	10	10
March 26, 1887......	....			....			40,647	13	5
June 25, 1887......	....			....			50,432	4	9
September 24, 1887......	....			....			47,697	15	3
†December 31, 1887......	....			....			55,420	13	10
March 31, 1888......	....			....			48,630	9	0
June 30, 1888......	....			....			56,216	13	4
September 29, 1888......	....			....			57,138	9	11
December 29, 1888......	....			....			56,928	16	6
March 30, 1889......	....			....			55,006	12	0
June 29, 1889......	....			....			64,163	10	4
September 28, 1889......	....			....			67,747	18	7
December 28, 1889......	....			....			74,256	1	8
March 29, 1890......	....			....			71,632	4	4
June 28, 1890......	....			....			81,166	2	4
September 27, 1890......	....			....			82,909	0	0
December 27, 1890......	....			....			90,353	10	7
March 28, 1891......	....			....			75,469	2	3
June 27, 1891......	....			....			87,041	2	1
Totals............	92,918	11	8	27,284	9	5	1,767,914	19	8

* Twenty-one weeks. † Fourteen weeks.

DRAPERY DEPARTMENT.

A Separate Account.

Net Sales.			Expenses.			Rate per £ of Sales.	Net Profit.			Rate per £ of Sales.	Stocks.
Total.											
£	s.	d.	£	s.	d.	£	£	s.	d.	£	£
32,189	8	10	1,123	9	9	8·4	1,171	8	2	8·7	28,560
36,912	6	6	1,356	1	2	8·8	1,308	6	6	8·7	34,030
32,102	15	10	1,409	11	3	10·5	967	14	0	7·2	33,260
35,746	1	8	1,438	12	11	9·6	1,090	8	2	7·3	31,231
36,351	5	0	1,447	8	1	9·5	1,284	12	4	8·5	31,253
42,739	8	9	1,534	9	3	8·6	1,807	4	8	10·1	32,281
38,384	17	6	1,588	18	8	9·9	1,605	11	5	10·0	33,192
42,553	19	0	1,666	5	8	9·4	1,591	16	7	9·0	36,065
43,913	8	2	1,731	9	9	9·4	1,717	4	10	9·3	35,784
47,806	11	0	1,827	15	5	9·1	1,899	14	5	9·5	39,661
30,267	3	3	1,290	0	9	10·2	1,319	11	1	10·1	31,084
37,153	15	9	1,414	15	11	9·1	1,492	17	7	9·6	32,340
33,578	12	7	1,438	19	0	10·2	1,211	0	11	8·7	31,020
39,994	14	4	1,547	6	10	9·2	1,847	0	5	11·0	35,990
33,029	17	3	1,554	9	2	11·2	1,216	7	10	9·0	33,150
44,570	17	11	1,641	9	6	8·8	1,709	19	3	9·2	36,340
42,129	5	5	1,705	8	3	9·7	1,801	11	5	10·3	40,100
75,835	10	10	3,362	6	4	10·6	3,983	5	11	12·6	45,740
40,647	13	5	2,028	12	8	11·9	1,248	2	8	7·3	47,670
50,432	4	9	2,081	15	1	9·9	2,185	17	1	10·4	42,170
47,697	15	3	2,065	14	10	10·3	2,234	6	10	11·2	45,870
55,420	13	10	2,294	1	9	10·0	2,487	10	2	10·7	41,400
48,630	9	0	2,176	17	7	10·7	1,661	14	11	8·2	48,645
56,216	13	4	2,257	18	4	9·6	2,175	16	9	9·2	43,240
57,138	9	11	2,324	4	0	9·7	2,186	15	11	9·2	50,050
56,928	16	6	2,486	11	6	10·4	2,057	16	3	8·6	47,990
55,006	13	0	2,493	3	11	10·8	2,294	3	2	10·0	54,600
64,163	10	4	2,645	6	9	9·9	3,167	18	6	11·8	50,900
67,747	18	7	2,776	1	7	9·8	2,707	18	0	9·5	64,600
74,256	1	8	2,887	18	9	9·3	3,230	4	0	10·4	58,800
71,632	4	4	2,997	12	3	10·0	3,297	1	4	11·0	72,080
81,166	2	4	3,306	17	9	9·7	3,416	9	5	10·1	62,200
82,909	0	0	3,597	19	6	10·4	3,400	5	8	9·8	74,620
90,353	10	7	3,709	0	1	9·8	4,456	19	3	11·8	64,000
75,469	2	3	3,915	7	4	12·4	2,738	0	2	8·7	78,000
87,041	2	1	4,101	15	7	11·3	3,088	16	11	8·5	70,100
1,888,118	0	9	79,225	16	11	10·0	77,061	12	6	9·8	70,100

PRODUCTIVE DEPARTMENT.

QUARTERLY STATEMENT SHOWING

Quarter Ending	Transferred.			Production.			Expenses on Production.		
	£	s.	d.	£	s.	d.	£	s.	d.
November 4, 1882..	427	10	10	427	10	10	319	12	11
February 3, 1883..	542	7	3	542	7	3	386	2	6
May 5, 1883..	541	8	10	541	8	10	404	5	6
August 4, 1883..	647	18	2	647	18	2	484	17	7
November 3, 1883..	537	13	10	537	13	10	357	13	9
February 2, 1884..	464	3	0	464	3	0	304	3	7
May 3, 1884..	587	6	0	587	6	0	435	16	7
August 2, 1884..	631	8	0	631	8	0	463	8	0
November 1, 1884..	838	10	10	838	10	10	450	5	9
January 31, 1885..	661	1	6	661	1	6	426	4	10
May 2, 1885..	838	8	3	838	8	3	491	7	3
August 1, 1885..	947	8	5	947	8	5	569	11	6
October 31, 1885..	1,164	13	7	1,164	13	7	692	2	0
January 30, 1886..	1,128	2	2	1,128	2	2	742	7	1
May 1, 1886..	1,474	0	7	1,474	0	7	814	6	1
July 31, 1886..	1,511	2	1	1,511	2	1	869	4	8
*December 25, 1886..	2,139	13	9	2,139	13	9	1,420	12	6
March 26, 1887..	1,587	2	3	1,587	2	3	926	18	10
June 25, 1887..	2,265	11	8	2,265	11	8	1,351	1	8
September 24, 1887..	1,927	17	10	1,927	17	10	1,282	9	8
December 31, 1887..	2,298	14	10	1,965	1	1	1,286	17	8
March 31, 1888..	1,529	11	9	1,692	5	1	1,077	12	1
June 30, 1888..	2,212	9	9	2,227	2	1	1,335	15	10
September 29, 1888..	2,270	9	2	2,203	14	3	1,404	15	8
December 29, 1888..	2,319	5	1	2,516	5	1	1,492	14	4
March 30, 1889..	1,892	6	4	1,784	6	5	1,210	6	10
June 29, 1889..	2,464	17	4	2,449	6	3	1,450	15	11
September 28, 1889..	1,865	7	0	1,932	14	0	1,258	6	5
December 28, 1889..	3,027	12	11	3,233	4	0	1,660	14	5
March 29, 1890..	2,624	6	1	6,446	19	3	1,703	14	3
June 28, 1890..	4,078	11	4				1,957	3	8
September 27, 1890..	3,208	11	1	7,691	2	10	1,996	15	4
December 27, 1890..	3,957	18	3				2,175	4	5
March 28, 1891..	2,249	16	9	6,012	16	5	1,666	3	10
June 27, 1891..	3,877	5	5				1,908	17	10
Totals	60,740	11	11	61,018	5	7	36,778	10	9

---

* Twenty-one weeks.

TAILORING FACTORY.

Expenses and Net Profit.

Rate per Cent.	Net Profit on Production.			Rate per Cent.	Net Loss.			Rate per Cent.
	£	s.	d.		£	s.	d.	
74·71	1	11	2	0·23	....			....
71·21	34	9	10	6·27	....			....
74·67	....			....	15	9	5	2·77
74·80	....			....	7	2	10	1·08
66·48	....			....	0	8	2	....
65·51	13	14	9	2·80	....			....
74·11	....			....	1	16	4	0·2
73·37	15	1	0	2·37	....			....
53·70	18	9	9	2·14	....			....
64·45	....			....	38	15	8	5·74
58·59	54	17	5	6·44	....			....
60·08	58	3	2	6·12	....			....
59·45	5	19	5	0·51	....			....
65·78	....			....	4	1	11	0·35
55·22	38	14	11	2·57	....			....
57·51	15	13	10	0·99	....			....
66·38	....			....	36	17	2	1·68
58·34	21	3	11	1·32	....			....
59·64	111	17	4	4·90	....			....
66·52	....			....	139	11	0	7·21
65·44	....			....	68	18	3	3·51
63·65	42	14	2	2·48	....			....
59·94	109	15	2	8·16	....			....
63·73	167	6	10	7·58	....			....
59·30	189	7	3	7·51	....			....
67·76	84	0	11	4·70	....			....
59·12	241	16	2	9·84	....			....
65·11	142	3	3	7·35	....			....
51·34	467	1	9	14·44	....			....
56·77	646	2	7	10·02	....			....
54·23	699	16	9	9·10	....			....
59·46	550	6	9	9·15	....			....
60·27	3,730	8	1	....	313	0	9	0·51
	313	0	9	....				
	3,417	7	4	5·60				

PRODUCTIVE DEPARTMENT.

QUARTERLY STATEMENT SHOWING

Quarter Ending	Transferred.			Production.			Expenses on Production.		
	£	s.	d.	£	s.	d.	£	s.	d.
November 4, 1882..	201	11	0	201	11	0	159	13	10
February 3, 1883..	207	9	10	207	9	10	176	16	1
May 5, 1883..	208	8	0	208	8	0	171	5	8
August 4, 1883..	168	1	11	168	1	11	147	14	11
November 3, 1883..	175	13	4	175	13	4	159	3	1
February 2, 1884..	225	16	1	225	16	1	188	4	5
May 3, 1884..	234	2	3	234	2	3	193	8	0
August 2, 1884..	178	18	8	178	18	8	161	13	5
November 1, 1884..	231	2	7	231	2	7	200	15	11
January 31, 1885..	294	9	10	294	9	10	244	0	8
May 2, 1885..	474	7	1	474	7	1	256	1	5
August 1, 1885..	303	19	5	303	19	5	182	7	11
October 31, 1885..	334	11	4	334	11	4	202	10	8
January 30, 1886..	355	4	8	355	4	8	216	10	6
May 1, 1886..	409	10	4	409	10	4	245	3	7
July 31, 1886..	422	4	4	422	4	4	252	13	2
December 25, 1886..	705	17	7	705	17	7	418	5	3
March 26, 1887..	391	17	6	391	17	6	248	3	1
June 25, 1887..	400	7	4	400	7	4	235	18	8
September 24, 1887..	343	6	10	343	6	10	228	16	4
December 31, 1887..	496	4	8	514	14	4	320	12	8
March 31, 1888..	517	4	1	510	6	9	314	13	9
June 30, 1888..	557	17	2	564	7	9	377	0	4
September 29, 1888..	605	11	11	606	7	8	410	5	2
December 29, 1888..	691	7	4	699	12	10	475	8	0
March 30, 1889..	765	6	11	753	8	2	443	10	7
June 29, 1889..	677	5	1	677	7	0	429	14	6
September 28, 1889..	650	4	0	643	7	8	406	11	7
December 28, 1889..	705	1	8	730	5	7	448	10	7
March 29, 1890..	674	5	11	1,357	11	9	409	13	6
June 28, 1890..	695	7	3				431	7	9
September 27, 1890..	614	9	2	1,495	2	10	431	0	2
December 27, 1890..	874	10	9				509	0	0
March 28, 1891..	608	3	7	1,687	17	8	475	0	10
June 27, 1891..	1,059	13	5				523	3	3
Totals......	16,459	12	10	16,507	9	11	10,694	19	3

SHIRT FACTORY.

Expenses and Net Profit.

Rate per Cent.	Net Profit on Production.	Rate per Cent.	Net Loss.	Rate per Cent.
	£ s. d.		£ s. d.	
79·10	21 9 4	10·44	....	....
85·02	8 5 6	3·86	....	....
82·21	5 7 8	2·40	....	....
87·5	7 16 9	4 76	....	....
90·85	0 9 3	..	....	....
83·55	9 18 8	4·44	....	....
82·47	7 16 10	2 99	....	....
90·44	..	..	8 16 10	4·91
86·57	..	..	7 9 9	3·22
83·02	13 1 3	4·42	....	....
54·00	37 16 7	7 80	....	....
60·06	23 18 5	7·78	....	....
60·47	14 9 3	4·19	....	....
60·84	10 18 9	3 09	....	....
59·9	14 10 1	3·42	....	....
59·71	26 7 6	6 16	....	....
59 29	20 7 0	2·83	....	....
63 26	8 10 8	2·04	....	....
59·00	8 8 3	2·00	....	....
66·76	3 11 6	1·02	....	....
62·25	19 15 0	3·83	....	....
61·57	9 10 1	1·76	....	....
66·84	1 11 10	..	....	....
67·65	....	..	12 9 7	1·98
67·85	....	..	11 17 10	1·71
58·80	69 7 11	9·16	....	....
63·36	30 7 9	4·43	....	....
63·14	58 19 9	9·17	....	....
61·37	51 13 11	7·12	....	....
61·09	122 10 9	8·99	....	....
62·87	131 5 9	8·76	....	....
59·16	142 5 10	8·41	....	....
64·79	880 11 11	..	40 14 0	0·02
	40 14 0	..		
	839 17 11	5·08		

BOOT AND SHOE

QUARTERLY STATEMENT SHOWING

Quarter Ending.	Transferred.			Production.			Expenses.		
	£	s.	d.	£	s.	d.	£	s.	d.
May 2, 1885..	3,298	16	7	3,298	16	7	1,183	10	5
August 1, 1885..	5,222	6	4	5,222	6	4	1,642	8	2
October 31, 1885..	5,283	9	3	5,283	9	3	1,686	10	3
January 30, 1886..	5,456	19	0	5,456	19	0	1,723	7	0
May 1, 1886..	6,535	2	5	6,535	2	5	2,010	0	5
July 31, 1886..	6,217	1	1	6,217	1	1	2,101	11	6
*December 25, 1886..	15,607	4	2	15,607	4	2	4,290	7	0
March 26, 1887..	6,105	16	5	6,105	16	5	2,161	8	4
June 25, 1887..	8,757	13	0	8,757	13	0	2,796	10	5
September 24, 1887..	9,100	13	10	9,100	13	10	2,882	11	1
December 31, 1887..	9,892	17	1	9,870	13	7	3,198	1	6
March 31, 1888..	7,857	5	5	8,162	3	4	2,759	2	8
June 30, 1888..	6,564	3	5	7,293	17	3	2,747	5	0
September 29, 1888..	11,007	15	8	11,335	14	3	3,813	4	4
December 29, 1888..	12,744	8	7	12,575	18	10	4,243	14	6
March 30, 1889..	9,242	10	9	10,446	4	1	3,691	18	3
June 29, 1889..	13,064	4	11	14,383	1	10	4,649	4	7
September 28, 1889..	14,117	19	7	14,256	5	10	5,174	0	5
December 28, 1889..	13,205	8	3	15,000	9	10	5,407	3	1
March 29, 1890..	10,964	14	3	28,621	13	5	4,854	0	3
June 28, 1890..	16,035	18	0				5,611	6	2
September 27, 1890..	14,536	8	8	30,503	13	1	5,555	17	10
December 27, 1890..	15,871	2	0				5,824	0	0
March 28, 1891..	12,981	3	3	36,406	9	8	5,794	18	7
June 27, 1891..	19,068	3	9				6,789	1	8
Totals........	258,739	5	8	270,441	7	1	92,591	3	5

---

* Twenty-one weeks.

FACTORY.

Expenses and Net Profit.

Rate per Cent on Production.	Net Profit on Production.	Rate per Cent on Production.	Net Loss.	Rate per Cent.
	£ s. d.		£ s. d.	
35·87	....	..	47 9 10	1·42
31·44	65 14 11	1·24	....	....
31·91	175 4 4	3·31	....	....
31·57	81 8 8	1·48	....	....
30·75	165 13 2	2·52	....	....
33·77	215 3 5	3·45	....	....
27·49	651 19 9	4·17	....	....
35·39	60 12 7	0·98	....	....
31·92	63 15 4	0·72	....	....
31·66	393 16 3	4·31	....	....
32·40	619 19 8	6·28	....	....
33·80	405 4 1	4·96	....	....
37·66	282 10 0	3·86	....	....
33·64	450 13 11	3·97	....	....
33·74	621 9 0	4·93	....	....
35·32	430 0 7	4·11	....	....
32·32	611 3 0	4·24	....	....
36·29	600 7 3	4·28	....	....
36·04	909 12 1	6·06	....	....
36·56	1,867 10 10	6·52	....	....
37·30	1,744 10 11	5 71	....	....
34·56	1,635 2 2	4·49	....	....
34·23	12,051 11 11	..	47 9 10	0·01
	47 9 10	..		
	12,004 2 1	4·43		

QUARTERLY STATEMENT, BOOT AND SHOE DEPARTMENT.

FROM DATE OF KEEPING A SEPARATE ACCOUNT.

	Net Sales.			Expenses.			Rate of Pence per £ of Sales.	Net Profit.			Rate of Pence per £ of Sales.	Stocks.
	£	s.	d.	£	s.	d.		£	s.	d.		£
Quarter ending January 31, 1885..	10,188	11	5	290	18	9	6·8	596	3	8	14·0	5,990
,, ,, May 2, 1885..	12,549	19	5	353	2	4	6·7	608	18	9	11·6	5,530
,, ,, August 1, 1885..	16,185	10	11	429	16	10	6·4	777	3	8	11·5	9,400
,, ,, October 31, 1885..	16,542	18	4	529	0	6	7 6	499	12	2	7·2	11,520
,, ,, January 30, 1886..	14,120	7	6	549	9	11	9·3	460	5	6	7·8	11,200
,, ,, May 1, 1886..	16,190	5	3	556	12	0	8·3	560	19	3	8·3	11,130
,, ,, July 31, 1886..	16,467	16	11	538	0	6	7 9	585	11	5	8·5	11,490
,, ,, *December 25, 1886..	28,856	18	8	980	7	10	8·2	942	0	7	7·8	15,500
,, ,, March 25, 1887..	14,242	19	10	602	18	11	10·1	256	19	6	4·3	14,150
,, ,, June 25, 1887..	18,416	14	3	602	10	3	7·8	616	6	6	8·0	13,185
,, ,, September 24, 1887..	17,259	16	10	598	15	6	8·2	310	11	7	4·3	14,730
,, ,, †December 31, 1887..	20,704	14	9	736	4	10	8·3	605	2	9	7 0	15,490
,, ,, March 31, 1888..	16,373	12	5	669	10	7	10·1	153	9	6	2·3	15,630
,, ,, June 30, 1888..	19,721	3	3	652	6	7	8·0	389	16	3	4·7	11,710
,, ,, September 29, 1888..	19,657	10	9	705	7	2	8·6	464	2	1	5·6	13,300
,, ,, December 29, 1888..	22,183	2	7	781	13	8	8·4	424	2	5	4·7	15,390
,, ,, March 30, 1889..	18,000	17	5	751	17	11	10·0	240	2	8	3·2	14,680
,, ,, June 29, 1889..	24,306	1	9	873	14	1	8·6	589	8	9	5·8	15,070
,, ,, September 28, 1889..	22,671	17	3	872	5	2	9·2	441	5	7	4·7	18,000
,, ,, December 28, 1889..	26,200	2	6	893	19	7	8·2	720	13	3	6·6	16,950
,, ,, March 29, 1890..	22,593	13	8	900	17	4	9·5	444	10	10	4·7	16,420
,, ,, June 28, 1890..	28,847	19	5	1,022	19	8	8.5	885	16	10	7·4	16,560
,, ,, September 27, 1890..	29,285	17	2	929	3	8	7·7	888	6	1	7·2	15,650
,, ,, December 27, 1890..	31,008	16	11	958	18	0	7·4	1,012	6	5	7·8	14,360
,, ,, March 28, 1891..	27,090	17	3	988	0	7	8·7	889	8	2	7·8	14,930
,, ,, June 27, 1891..	34,702	19	11	1,040	19	8	7·2	1,292	6	11	8·9	17,050
Totals..........	544,371	6	4	18,809	11	10	8·3	15,655	11	1	6·9	17,050

* Twenty-one weeks. † Fourteen weeks.

QUARTERLY STATEMENT, FURNITURE AND FURNISHING DEPARTMENT.

From Date of keeping a Separate Account.

	Net Sales.			Expenses.			Rate per £ of Sales.	Net Profit.			Rate per £ of Sales.	Stocks.
	£	s.	d.	£	s.	d.	d.	£	s.	d.	d.	£
Quarter ending January 31, 1885..	3,022	18	2	210	11	11	16·7	81	13	3	6·4	3,500
,, ,, May 2, 1885..	2,636	9	6	262	5	10	23·8	†4	17	11	0·4	4,410
,, ,, August 1, 1885..	7,200	12	9	392	6	7	13·0	221	4	9	7·4	4,620
,, ,, October 31, 1885..	5,599	11	1	420	1	5	18·0	133	3	10	5·6	5,600
,, ,, January 20, 1886..	6,744	8	11	445	7	4	15·8	145	4	10	5·2	6,180
,, ,, May 1, 1886..	7,026	7	0	470	18	2	16·0	195	9	8	6·4	7,020
,, ,, July 31, 1886..	9,621	1	11	500	9	6	12·4	410	10	0	10·2	7,650
,, ,, *December 25, 1886..	13,157	12	1	914	4	7	16·6	292	9	7	5·4	7,400
,, ,, March 25, 1887..	7,315	11	8	577	14	1	18·9	160	16	8	5·2	8,750
,, ,, June 25, 1887..	11,023	17	4	590	17	11	12·8	641	14	4	13·9	9,290
,, ,, September 24, 1887..	8,567	19	0	618	12	4	17·3	323	12	11	9·0	9,570
,, ,, ‡December 31, 1887..	11,956	12	7	723	6	11	14·5	677	17	2	13·6	9,150
,, ,, March 31, 1888..	8,295	17	1	667	6	7	19·3	311	7	10	9·0	10,370
,, ,, June 30, 1888..	12,865	9	6	738	3	6	13·9	735	16	7	13·9	10,540
,, ,, September 29, 1888..	9,876	13	4	780	1	6	18·9	245	16	0	5·9	10,000
,, ,, December 29, 1888..	12,582	11	8	860	10	4	16·4	412	16	5	7·8	10,820
,, ,, March 30, 1889..	9,970	0	8	814	4	1	19·6	285	2	3	6·8	11,990
,, ,, June 29, 1889..	15,812	15	7	918	7	0	13·9	762	19	10	7·5	11,170
,, ,, September 28, 1889..	12,451	19	0	905	16	2	17·4	625	14	2	12·0	10,380
,, ,, December 28, 1889..	16,871	0	8	930	18	5	13·2	916	2	10	13·0	10,450
,, ,, March 29, 1890..	14,418	6	7	926	4	4	15·4	567	11	8	9·4	11,410
,, ,, June 28, 1890..	21,501	17	11	1,045	3	0	11·6	1,339	5	4	14·9	11,150
,, ,, September 27, 1890..	18,076	15	11	1,103	5	1	15·3	1,287	13	10	17·0	12,240
,, ,, December 27, 1890..	22,149	13	4	1,261	10	4	13·6	1,504	10	0	16·2	13,600
,, ,, March 28, 1891..	15,095	13	8	1,287	17	7	20·4	557	8	2	8·8	15,700
,, ,, June 27, 1891..	25,335	18	11	1,412	1	8	13·3	1,323	6	11	12·5	16,350
Totals........	309,187	15	10	19,778	6	2	15·3	14,154	10	11	10·9	16,350

* Twenty-one weeks. † Loss. ‡ Fourteen weeks.

PRODUCTIVE DEPARTMENTS.

CABINET

Quarter Ending	Transferred.			Production.			Expenses.		
	£	s.	d.	£	s.	d.	£	s.	d.
January 31, 1885..	144	3	9	144	3	9	102	19	9
May 2, 1885..	338	8	1	338	8	1	179	12	0
August 1, 1885..	388	0	5	388	0	5	228	3	10
October 31, 1885..	417	17	7	417	17	7	214	13	5
January 30, 1886..	361	0	0	361	0	0	219	0	5
May 1, 1886..	371	8	1	371	8	1	209	0	6
July 31, 1886..	504	6	6	504	6	6	276	16	0
*December 25, 1886..	994	19	4	994	19	4	499	14	10
March 26, 1887..	620	2	1	620	2	1	312	11	11
June 25, 1887..	582	12	0	582	12	0	326	19	9
September 24, 1887..	656	13	0	656	13	0	329	10	7
December 31, 1887..	629	9	6	697	19	11	410	6	10
March 31, 1888..	457	14	8	651	11	8	330	15	11
June 30, 1888..	960	9	2	801	0	9	384	2	8
September 29, 1888..	1,194	4	6	1,269	8	0	680	17	9
December 29, 1888..	1,477	10	8	1,601	12	11	914	6	0
March 30, 1889..	1,445	7	0	1,612	15	3	885	4	8
June 29, 1889..	1,830	0	8	1,797	2	9	950	10	7
September 28, 1889..	1,784	1	6	1,707	6	11	927	14	11
December 28, 1889..	2,594	18	11	2,654	14	7	1,258	14	10
March 29, 1890..	2,626	4	5	6,116	7	10	1,520	7	11
June 28, 1890..	3,511	12	4				1,740	10	6
September 27, 1890..	2,933	19	11	7,312	2	1	1,674	16	6
December 27, 1890..	4,266	18	5				2,180	11	7
March 28, 1891..	2,682	8	8	7,340	2	9	1,791	8	2
June 27, 1891..	4,294	4	10				2,140	1	1
Totals....	38,068	16	0	38,941	16	3	20,689	12	11

---

* Twenty-one weeks.

QUARTERLY STATEMENT.

WORKSHOP.

Rate per Cent.	Net Profit.	Rate per Cent.	Net Loss.	Rate per Cent.
	£ s. d.		£ s. d.	
71·52	..	..	10 6 0	6·94
52·95	4 1 11	1·18	..	..
58·76	16 14 8	4·12	..	..
51·31	9 19 8	2·39	..	..
60·66	15 14 5	4·30	..	..
56·06	0 6 11	..	..	..
54·76	14 7 6	2·77	..	..
50·15	69 3 5	6·93	..	..
50·32	18 1 0	2·90	..	..
56·18	6 18 3	1·20	..	..
50·15	15 11 6	2·28	..	..
58·73	27 0 3	3·86	..	..
50·69	24 9 8	3·68	..	..
47·94	12 7 7	1·49	..	..
53·58	..	..	115 11 2	7·38
57·08	58 1 10	3·62	..	..
54·90	30 0 1	1·24	..	..
52·86	19 8 6	1·05	..	..
54·30	20 16 0	1·23	..	..
47·40	113 13 11	4·25	..	..
53·30	478 5 4	7·81	..	..
52·72	420 19 9	5·75	..	..
53·55	..	..	40 12 10	0·54
55 95	1,376 2 2	..	166 10 0	0·42
	166 10 0	..		
	1,209 12 2	3·10		

PRINTING WORKSHOP.

QUARTERLY STATEMENT.

Quarter Ending	Transferred.			Production.			Expenses on Production.			Rate per Cent.	Net Profit on Production.			Rate per Cent.
	£	s.	d.	£	s.	d.	£	s.	d.		£	s.	d.	
December 31, 1887	649	14	2	653	15	5	347	14	7	53·13	41	19	10	6·43
March 31, 1888	698	16	9	692	5	2	350	5	6	50·57	44	14	0	6·35
June 30, 1888	767	14	9	783	8	7	355	11	1	45·33	72	16	5	9·19
September 29, 1888	759	11	6	760	19	5	369	12	1	48·55	90	6	5	11·84
December 29, 1888	888	14	4	884	19	4	405	8	8	45·81	78	5	7	8·82
March 30, 1889	812	18	0	846	17	10	469	9	4	55·43	43	9	6	5·08
June 29, 1889	957	11	10	995	2	4	530	13	9	53·26	71	16	7	7·13
September 28, 1889	991	9	2	1,027	3	8	510	0	0	49·65	77	14	6	7·59
December 28, 1889	1,093	8	5	1,116	8	1	616	4	6	55·19	68	19	11	6·18
March 29, 1890	1,307	11	4	3,170	2	11	689	7	1	48·10	291	9	3	9 17
June 28, 1890	1,785	12	1				837	4	9					
September 27, 1890	1,981	12	2	4,008	9	9	861	11	8	44·16	200	9	5	4·99
December 27, 1890	2,167	4	9				908	19	5					
March 28, 1891	2,080	9	8	4,074	16	11	913	0	9	44·10	245	16	10	6 03
June 27, 1891	2,016	0	0				883	18	3					
Totals	18,958	8	11	19,014	9	5	9,019	1	5	47·59	1,327	18	3	6·98

Productive Departments.—Quarterly Statement.

BRUSH FACTORY.

Quarter Ending	Transferred.	Production.	Expenses on Production.	Rate per Cent.	Net Profit on Production.	Rate per Cent.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.	
March 29, 1890	483 10 9	1,510 1 0	238 15 2	39·66	144 15 1	9·53
June 28, 1890	874 8 11		360 8 6			
September 27, 1890	753 10 9	2,295 16 10	404 1 1	36 16	121 13 11	5·27
December 27, 1890	1,015 13 6		426 3 3			
March 28, 1891	903 7 9	2,244 13 0	412 1 10	40·68	168 15 11	7·48
June 27, 1891	1,099 18 11		501 10 8			
Totals	5,130 10 7	6,050 10 10	2,343 0 6	38·72	435 4 11	7·19

PRODUCTIVE DEPARTMENTS.—QUARTERLY STATEMENT.

PRESERVE WORKS.

Quarter Ending	Transferred.	Production.	Expenses on Production.	Rate per Cent.	Net Profit on Production.	Rate per Cent.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.	
*June 28, 1890	375 10 6	798 8 7	93 3 9	11·65	†15 5 1	1·89
September 27, 1890	6,568 13 9	12,017 16 0	529 3 8	7·84	696 11 5	5·79
December 27, 1890	4,256 1 5		413 13 1			
March 28, 1891	5,165 12 2	7,615 18 9	520 10 4	14·00	592 6 2	7·77
June 27, 1891	3,467 19 0		545 10 5			
Totals	19,833 16 10	20,432 3 4	2,102 1 3	10·28	1,304 2 8	6·38

* Fourteen Days. † Loss.

Productive Departments.—Quarterly Statement.

CONFECTIONERY WORKS.

Quarter Ending	Transferred.	Production.	Expenses on Production.	Rate per Cent.	Net Profit on Production.	Rate per Cent.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.	
June 27, 1891	846 1 1	962 2 0	133 15 9	13·91	18 15 7	1·97
Totals	846 1 1	962 2 0	133 15 9	13·91	18 15 7	1·97

PRODUCTIVE DEPARTMENTS.—QUARTERLY STATEMENTS.

SLOP FACTORY.

Quarter Ending	Transferred.	Production.	Expenses.	Rate per Cent.	Net Profit.	Rate per Cent.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.	
*December 27, 1890	84 19 9	104 0 10	97 11 11	93·80	†46 7 9	44·58
March 28, 1891	508 13 4	1,322 12 7	424 10 9	67·32	95 4 1	7·18
June 27, 1891	778 19 4		465 18 11			
Totals	1,372 12 5	1,426 13 5	988 1 7	69·28	48 16 4	3·42

* Three Weeks only. † Loss.

PRODUCTIVE DEPARTMENTS.—QUARTERLY STATEMENT.

MANTLE FACTORY.

Quarter Ending	Transferred.	Production.	Expenses.	Rate per Cent.	Net Loss.	Rate per Cent.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.	
March 28, 1891	268 15 9	1,005 7 3	275 8 11	73·03	86 17 4	8·64
June 27, 1891	725 14 5		458 17 5			
Totals	994 10 2	1,005 7 3	734 6 4	73·03	86 17 4	8·64

Bonus on Labour.

BONUS on wages to employés has been paid from quarter ending November 19th, 1870. Till November, 1884, the rate paid on wages per £ was double the rate per £ of dividend paid on members' purchases; but on the latter date the arrangement which is now in operation was passed. This rule is to the effect that employés in the distributive departments receive a similar rate per £ on their wages as is paid per £ on members' purchases, and the workers in the productive departments are paid in accordance with the profits made in those departments in the aggregate in the following manner:—The net profit, after meeting all charges, including interest on capital employed, is divided at so much per £ equally between purchases and wages earned.

The following statement shows amount paid to employés as bonus on labour, from November 19th, 1870, to June 27th, 1891:—

	Amount.			Average Rate per £.	
	£	s.	d.	s.	d.
Quarter ending November 19, 1870	5	11	0	0	8
Year ,, ,, 18, 1871	40	10	0	0	10½
,, ,, ,, 16, 1872	52	7	0	0	9½
,, ,, ,, 15, 1873	90	1	8	0	9½
,, ,, ,, 14, 1874	116	9	0	0	8½
,, ,, ,, 13, 1875	109	15	4	0	8
,, ,, ,, 4, 1876	108	13	4	0	8
,, ,, ,, 3, 1877	121	10	0	0	8
,, ,, ,, 2, 1878	147	17	0	0	8
,, ,, ,, 2, 1879	203	3	0	0	9½
,, ,, October 30, 1880	322	9	3	1	1
,, ,, November 5, 1881	368	3	8	1	0
,, ,, ,, 4, 1882	453	9	1	0	11
,, ,, ,, 3, 1883	542	3	0	0	11½
,, ,, ,, 1, 1884	484	2	6	0	9½
,, ,, October 31, 1885	483	13	1	0	6¾
,, ,, December 25, 1886	873	0	6	0	6½ Productive.

	Distributive Amount.			Rate per £.		Productive Amount.			Rate per £.	
	£	s.	d.	s.	d.	£	s.	d.	s.	d.
Year ending Dec. 31, 1887	603	0	2	0	6¾	315	2	1	0	4
,, ,, ,, 29, 1888	683	12	1	0	6¼	628	11	7	0	7
,, ,, ,, 28, 1889	833	16	10	0	6½	1,016	14	10	0	8½
,, ,, ,, 27, 1890	1,139	6	10	0	7	1,752	10	6	0	9½
Six months ,, June 27, 1891	555	18	7	0	6½	849	9	0	0	9

Total amount paid as bonus on labour to 27th June, 1891..£12,901 0 11

Employés.

NUMBER OF EMPLOYÉS, OCTOBER 17TH, 1891.

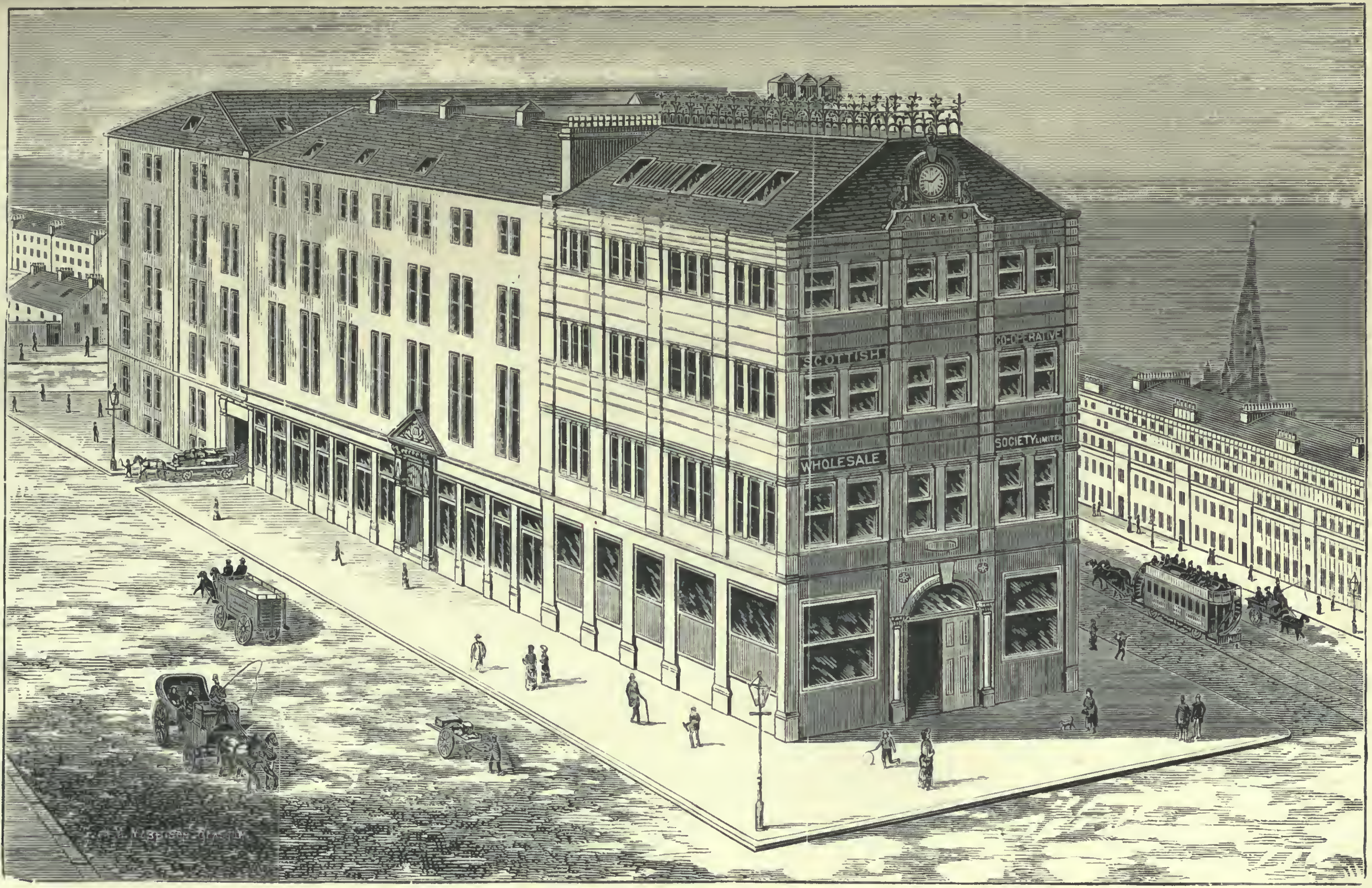
		Collective Totals.
GLASGOW DISTRIBUTIVE DEPARTMENTS.		
Office and General	80	
Grocery	68	
Drug Department	7	
Ham Curers	19	
Vanmen	25	
Potato Buyer	1	
Cattle Buyer	1	
Sugar Forwarding	1	
Drapery Departments	115	
Furniture Department	49	
Boot ,,	27	
Clarence Street Dining-room	4	
Shieldhall Dining-room	12	
Shieldhall—General	11	
		420
PRODUCTIVE DEPARTMENTS, SHIELDHALL.		
Tailoring Factory	220	
Shirt ,,	90	
Slop ,,	65	
Knitting ,,	33	
Cabinet ,,	166	
Boot ,,	409	
,, Bridgeton ,,	74	
Tobacco ,,	67	
Mantle ,,	71	
Printing ,,	81	
Preserves and Confections	74	
		1,350
BUILDING DEPARTMENT.		
Joiners	36	
Builders	12	
Bricklayers	18	
Hewers	29	
Labourers	53	
Carvers	2	
Plasterers	3	
Plumbers	8	
Painters	12	
		173
		1,943
Leith	40	
Dundee	4	
Kilmarnock	12	
Enniskillen	7	
		63
Total		2,006

Twenty-three Years' Wholesale Distribution in Scotland.

Scottish
Co-operative Wholesale Society Ltd.

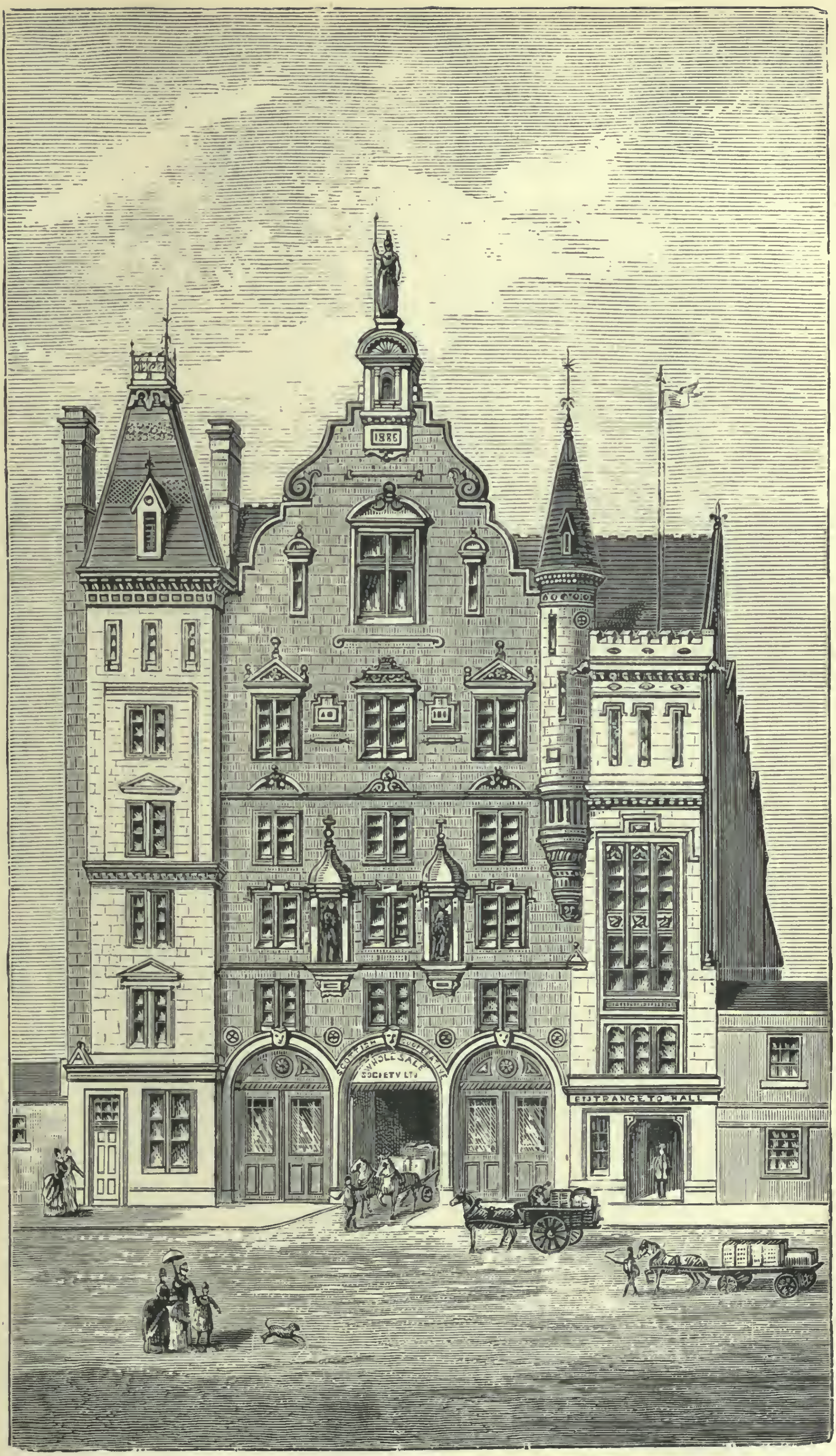
YEARS.	CAPITAL.	SALES.	PROFITS.	YEARS.
	£	£	£	
1868, 13 weeks	1,795	9,697	48	13 weeks, 1868
1869, 52 ,,	5,175	81,094	1,304	52 ,, 1869
1870, 50 ,,	12,543	105,249	2,419	50 ,, 1870
1871, 52 ,,	18,009	162,658	4,131	52 ,, 1871
1872, 52 ,,	30,931	262,530	5,435	52 ,, 1872
1873, 52 ,,	50,433	384,489	7,446	52 ,, 1873
1874, 52 ,,	48,982	409,947	7,553	52 ,, 1874
1875, 52 ,,	56,751	430,169	8,233	52 ,, 1875
1876, 51 ,,	67,219	457,529	8,836	51 ,, 1876
1877, 52 ,,	72,568	589,221	10,925	52 ,, 1877
1878, 52 ,,	83,174	600,590	11,969	52 ,, 1878
1879, 52 ,,	93,077	630,097	14,989	52 ,, 1879
1880, 52 ,,	110,179	845,221	21,685	52 ,, 1880
1881, 54 ,,	135,713	986,646	23,981	54 ,, 1881
1882, 52 ,,	169,429	1,100,588	23,220	52 ,, 1882
1883, 52 ,,	195,396	1,253,154	28,366	52 ,, 1883
1884, 52 ,,	244,186	1,300,331	29,435	52 ,, 1884
1885, 52 ,,	288,946	1,438,220	39,641	52 ,, 1885
1886, 60 ,,	333,653	1,857,152	50,398	60 ,, 1886
1887, 53 ,,	367,309	1,810,015	47,278	53 ,, 1887
1888, 52 ,,	409,668	1,963,853	53,538	52 ,, 1888
1889, 52 ,,	480,622	2,273,782	61,756	52 ,, 1889
1890, 52 ,,	575,322	2,475,601	76,545	52 ,, 1890
1891, 39 ,,	656,133	2,070,412	62,021	39 ,, 1891
TOTALS.	656,133	23,498,245	601,152	TOTALS.

Commenced September, 1868.

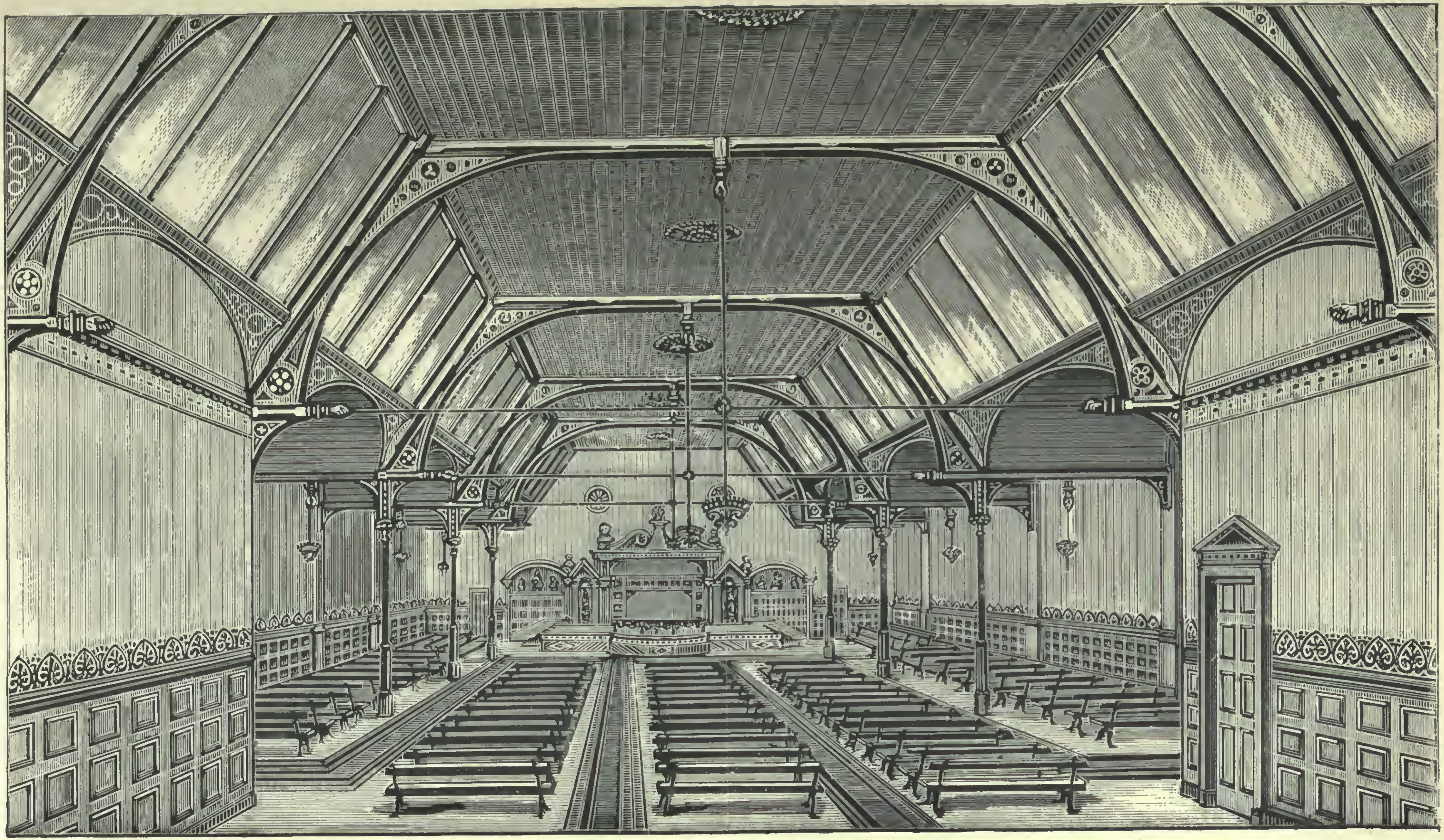


REGISTERED OFFICE, GROCERY AND PROVISION AND DRAPERY WAREHOUSES, 119, PAISLEY ROAD, GLASGOW.

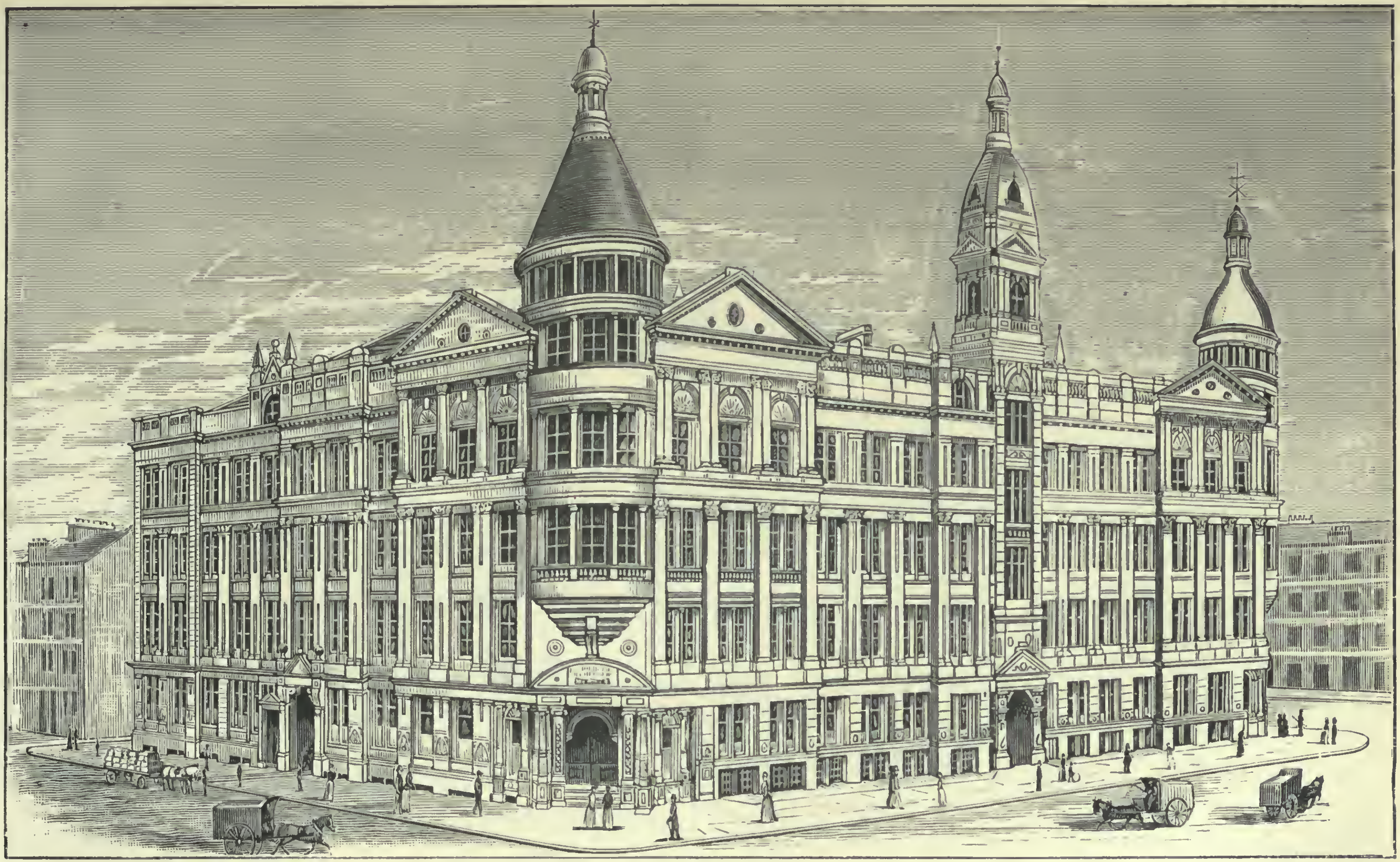
See pages 117, 118, 124.


1886
SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY LTD
ENTRANCE TO HALL

GLASGOW GROCERY AND PROVISION WAREHOUSE AND HALL, CLARENCE STREET.—*See page 117.*

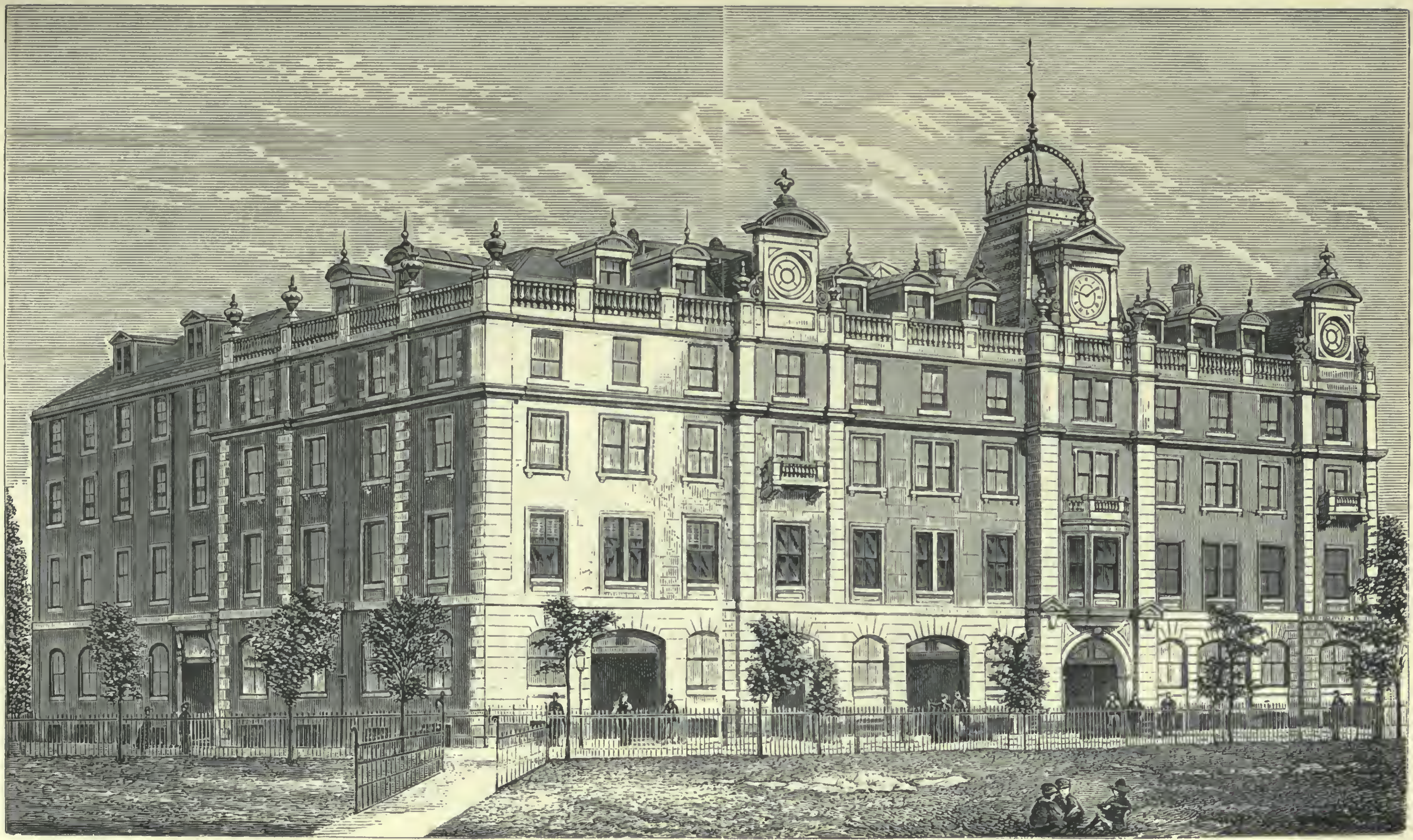


PLAN OF INTERIOR OF CO-OPERATIVE HALL, CLARENCE STREET, GLASGOW.



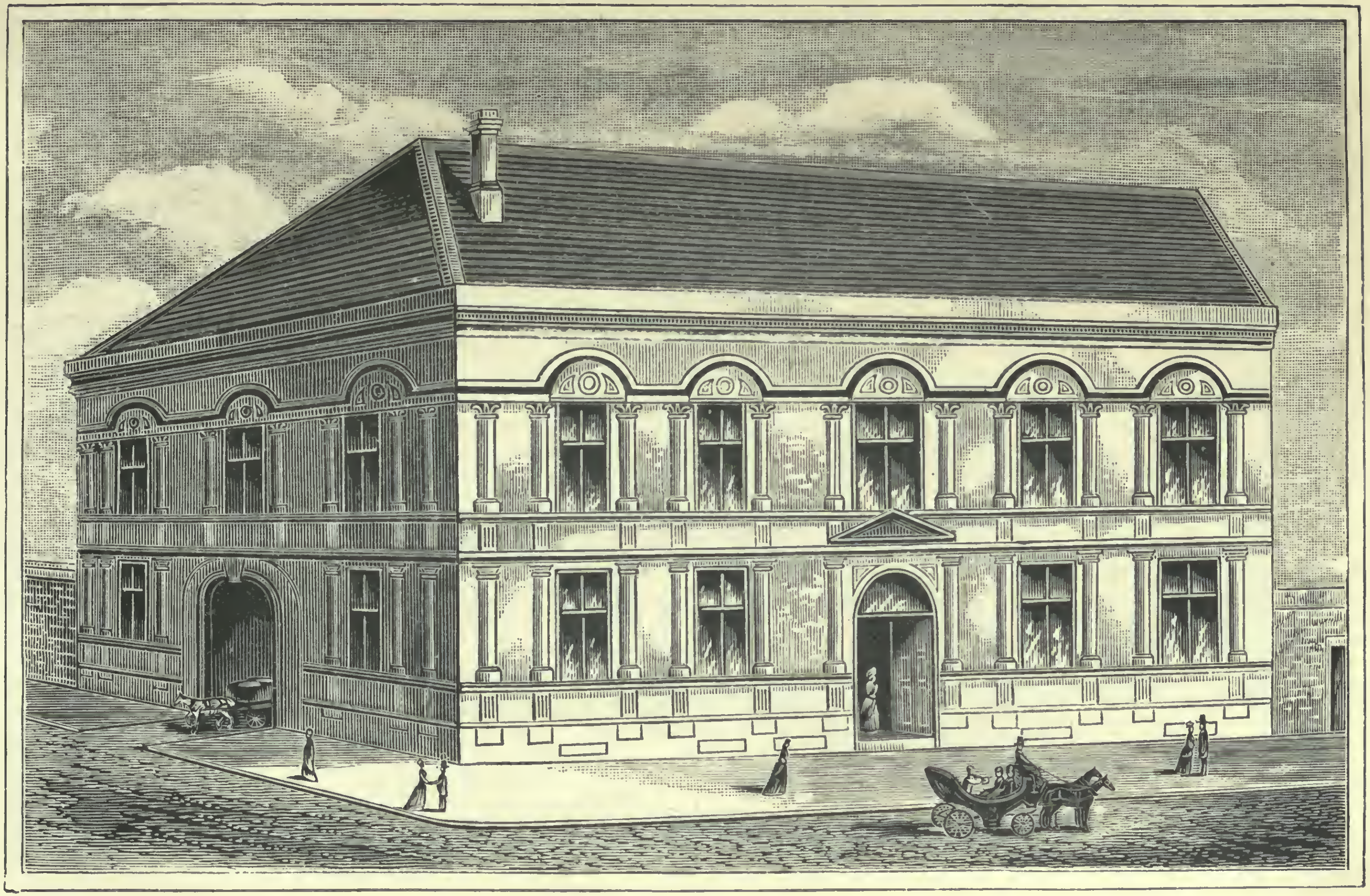
GLASGOW BOOT AND SHOE AND FURNITURE WAREHOUSES, DUNDAS STREET.

See pages 130 to 133.



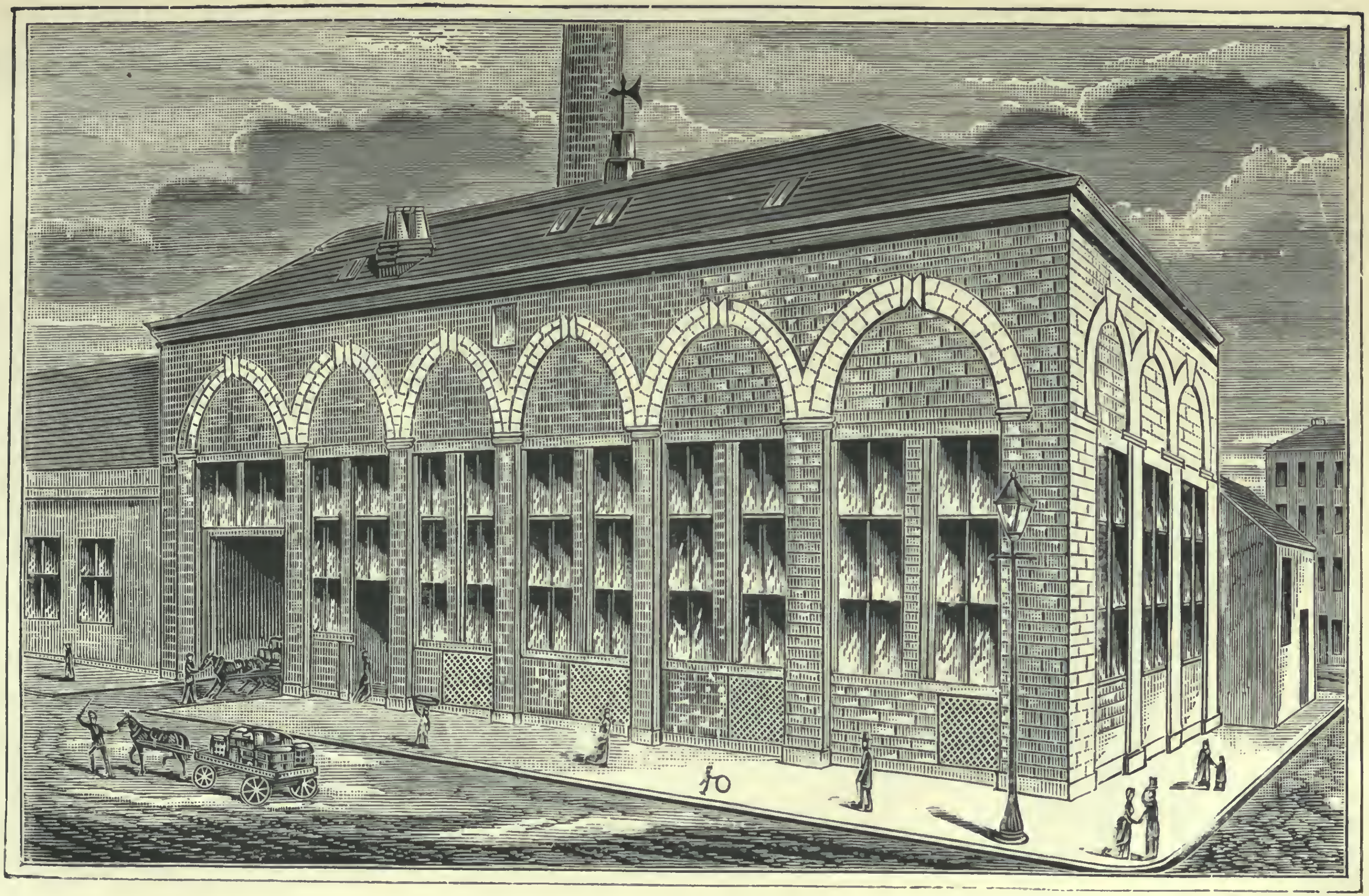
LEITH GROCERY AND PROVISION WAREHOUSE, LINKS PLACE.

See page 119.



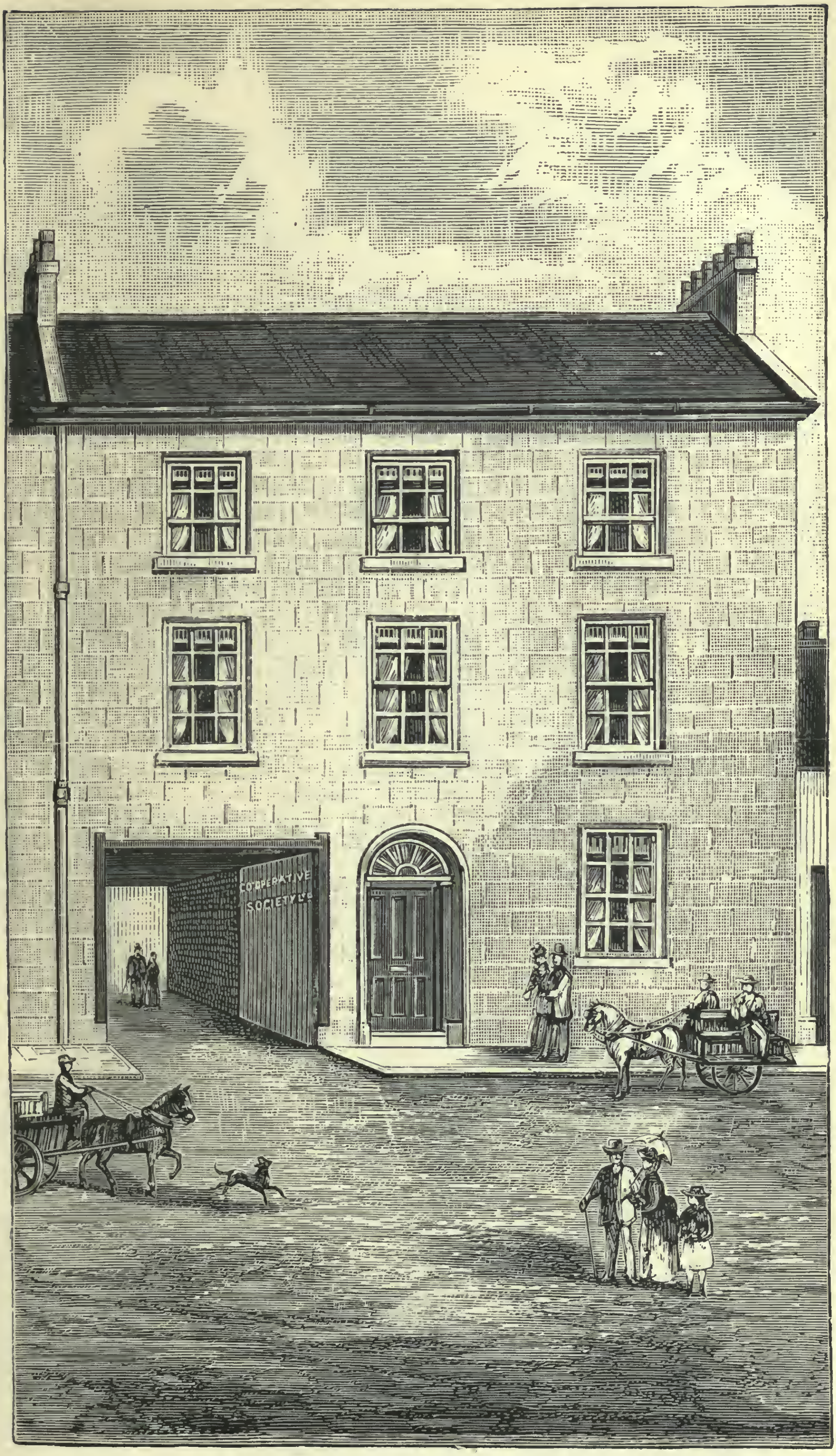
KILMARNOCK GROCERY AND PROVISION WAREHOUSE, GRANGE PLACE.

See page 120.

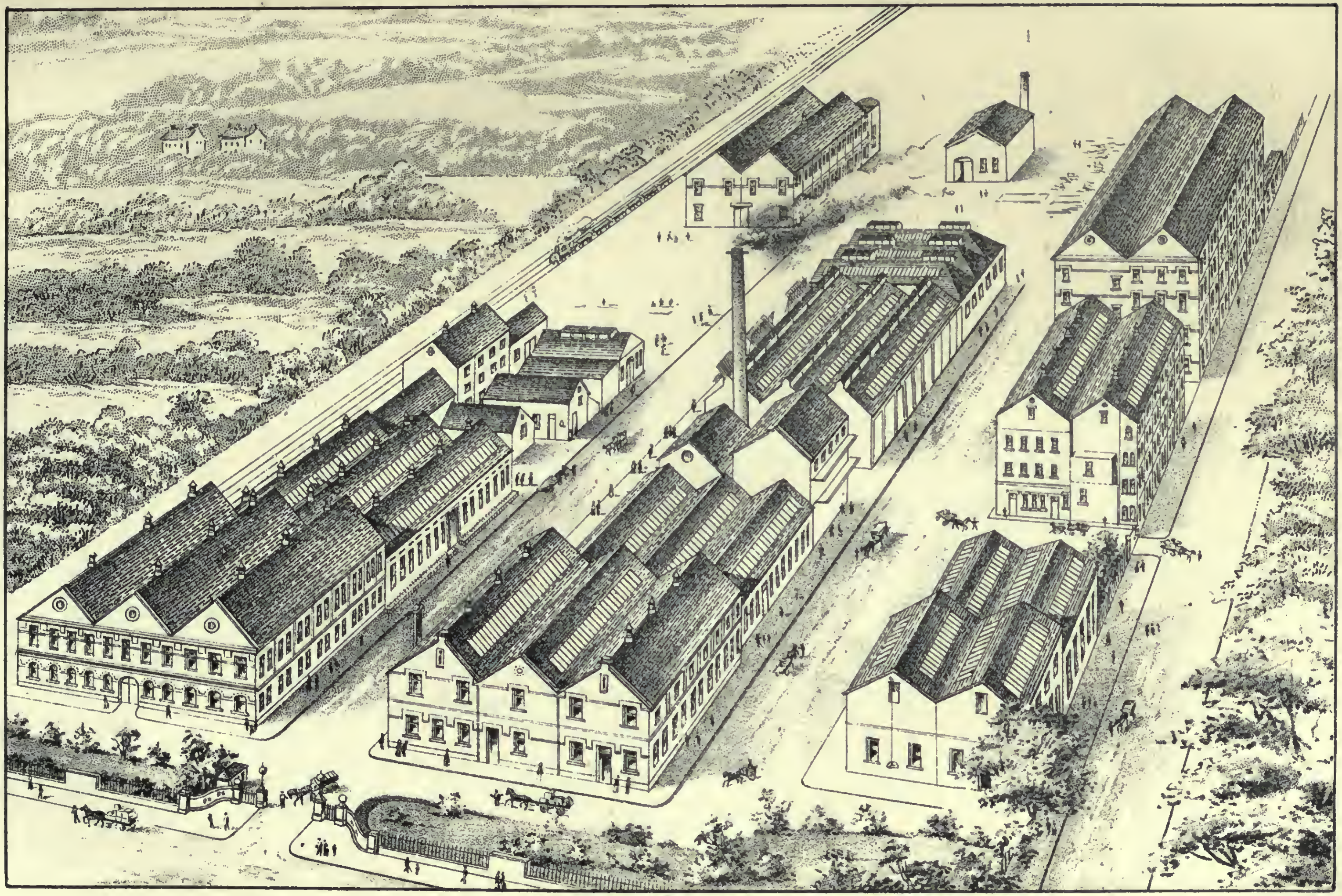


DUNDEE GROCERY AND PROVISION WAREHOUSE, TRADES LANE.

See page 122.



ENNISKILLEN DEPOT.—BUTTER, EGGS, AND BACON.



· PRODUCTIVE WORKS · SHIELDHALL, GOVAN; NEAR GLASGOW.

THE INFLUENCE OF MODERN INDUSTRY ON SOCIAL AND ECONOMIC CONDITIONS.

BY HENRY DYER, C.E., M.A., D.SC.

I.

INTRODUCTORY AND HISTORICAL.

EVERY age has its problems, and is intrusted with special means for their solution. Under the feudal system the burning questions were those connected with land and labour; as crafts and commerce developed they were complicated by those arising from the organisation of industry and trade. The Reformation brought with it a mental awakening which intensified and defined the thoughts which lay slumbering in men's minds. In the century of the Reformation theology and religious reform were the foremost questions. In the seventeenth century ethics seemed to press most heavily on thoughtful men, while the following century was largely given over to politics. At the present time economics and the organisation of industry and the problems connected with them are the most important, and we must agree with Sir John Simon when he says: "On the whole, as it seems to me, observers are in the presence of a great acceleration period in the development of social relations, and among those who contemplate it not many, I think, will be disposed to say that *vanitas vanitatum* is the last word of our nineteenth century."*

The problems before us will require the best efforts of our noblest men, and if that solution is to be complete it must not be simply empirical, but it must be scientific in the widest sense of that term. It must take into account not only the economic, but also the religious, ethical, and political elements of the questions. The statesmen of the future must be acquainted with the various factors of the problem with which they have to deal, and be able to deal with them in all their bearings, and not simply from their own special point of view, as is too often the case at present.

---

* "English Sanitary Institutions," p. 486.

The development of the steam engine, of machinery, and of modern industry has been at the root of many of our social and economic movements, and while it has been of immense benefit to the human race, it cannot be doubted but that it has been the cause of many of the problems which are now puzzling social reformers and legislators. Man may now be said to have conquered nature by his scientific and mechanical appliances, but unfortunately in many cases the machines have in turn conquered large bodies of men and women, not even excepting those who designed them. Our chief business now is, and in fact has been for a considerable time, the organisation of man who wields the forces of nature, so that they may be used not simply for the production of material wealth, but for the advancement of the real wealth or welfare of the community in all that relates to their mental, moral, physical, and material wants, and at least an approximation to that ideal life which should be the aim of all rational beings.

METHOD OF INQUIRY.

Before entering on an inquiry into the effects of machinery on social and economic conditions, that is on what is usually called civilisation, it is necessary to have a clear idea of the method to be adopted, and the manner in which we propose to estimate progress. There are usually two methods adopted in dealing with problems of a scientific nature, the choice of which depends largely on the system of education to which the investigators have been subjected, and the consequent bias of their minds. The first may be called the metaphysical method, and consists in giving the unknown quantity a name, or assuming it to fulfil certain conditions, and thenceforth reasoning about it as if all the conclusions which follow from our assumptions were fundamental laws of nature. The second method is the scientific, and it attempts to get beyond names and assumptions or their consequences, and endeavours to find out what is concealed behind them. This it does by bringing the phenomena with which it is concerned into groups, until the highest unity is reached, and from a series of exact observations and measurements from the known and ascertained, endeavouring to form generalisations which will explain and account for other phenomena.

In the physical world it is clearly established that progress is from the simple to the complex, by what may be called a series of integrations; so in the social world do we find a similar law of development, and it is now being recognised that society is not a mass of heterogeneous units having little or no relation to each other, but an organism whose state of welfare depends on the healthy functioning of each part, and as in all other organisms this is only possible when it is done in correlation to, and dependence on, the other parts, and by constant adjustment to an improved environment. When these conditions cease we have degeneration and ultimately death and dissolution. In studying the state of society at any time the main object to be kept in view should therefore be the consideration of the relations of men and communities to each other and to their environments. Instead of sitting down and making assumptions about men and their affairs, and by a process of reasoning arriving at certain logical conclusions which are sometimes called economic laws, or laws of nature, we should try to find out how men and communities actually lived and moved and had their being, and trace the forces which affected them.

In every department of knowledge which has any claim to being considered scientific we have two stages. The first, which may be called the Natural History stage, collects and classifies facts; and the second, which may be called the Natural Philosophy stage, deduces inferences or laws from these facts. Social science, and to a very considerable extent what is called economic science, should proceed by these methods, for nothing useful can be ascertained regarding them except by careful observation and as careful reasoning.

The limits of the present essay will not allow us to enter into the questions in all their aspects. Our space will only admit of a very short sketch of the social and economic conditions existing before machinery was a powerful factor in modifying them. Some of the results of observation on existing social conditions will then be noted, and how far these have been affected by the interference of the legislature or by voluntary combinations. After this we will be in a position to estimate how far economic conditions have been changed, and to what extent it will be necessary to modify our conceptions of economic science. We will see that the real barometer of human progress is the social condition of the people, and the state of literature, science, and art in the country, the justice of its laws, and the excellence of its institutions. These can only rise to a proper standard when individuals have formed a just ideal of life, and do not allow their material resources and wealth to occupy the greater part of their time and energy, but use them for the development of their intellectual, moral, and social qualities and opportunities. Such an ideal would consider that man the richest who, having perfected his own life as far as possible, exercised the widest influence for good over the lives of others, and that nation the richest which has the greatest number of noble, happy beings.

THE DAYS BEFORE MACHINERY.

In order that we may form an adequate idea of the effects of machinery on social and economic conditions and problems, it is necessary to look back at the days before these became very marked. Machinery in the widest sense of that term has existed for a very long time, but it is not much more than a century since the industrial revolution which is still going on can be said to have commenced. An inquiry into the social and economic conditions of the people in the days before machinery is therefore a very large subject indeed, and its complete consideration is altogether beyond our present plan, although it would be most interesting to enter on the study of the ancient civilisations of Egypt, Babylon, Nineveh, Carthage, Rome, Athens, India and China, and even America. Such a study would not only tend to modify our ideas regarding existing conditions, but would also show us that in many departments of art, industry, and intellectual activity we have not made any marked advance on the achievements of the ancients, while in many social and moral conditions it is questionable if any considerable improvement has been attained. Ancient Greek civilisation especially reached a very high standard, but was radically defective in so far as it had its foundations deep in slavery. Its ideals, however, were high for the favoured few, and Plato's Republic had many features which are now being insisted upon as necessary for the existence of a properly organised state. With him the State was an organism whose end was man's life; and in this organism wealth had no laws of its own but was entirely subordinated to the laws of right living.

Under the Roman Empire and Republic commerce and industry were well developed, although we have little record of their details, and economic conditions were altogether subordinated to military considerations. While, therefore, Roman law is still the basis of the jurisprudence of modern nations, there is little to be learned from the social and economic conditions of the period. These were swept away by slave insurrections and barbarian irruptions, the precursors of the dark ages, when only might was right, and when the upper classes were clad in steel and the peasants had no rights against them.

The story of the advance of modern civilisation is a long one, and we can only glance at a few of the conditions existing in Britain before the introduction of what is usually called the manufacturing system. In this country as in others the earliest form of association of human society, which is not to a large extent a matter of speculation, is the family. This developed into the tribe, in which every one was a warrior and a hunter, and all possessions were in common. Gradually the keeping of cattle and sheep rendered hunting to a large extent unnecessary, and pastoral and agricultural pursuits became the occupations of the people. Private property both in cattle and land was recognised by the Jews at a very early period, although the accumulation of very large estates was prevented by very strict laws. On the other hand, in other countries, notably in England and Germany, the village community, which may be considered a development of the family or the tribe, had in its corporate capacity rights and duties in respect to the land, and this form of society prevails still to a certain extent in Russia and India. All who lived within the community had the right to use the common waste, and to a certain amount of arable land. The allotments were subject to periodical revision by the patriarch or head man of the village, who gradually increased in power and importance, and, partly by custom and partly by the development of a legal fiction, came to regard the land as his own. That development was so slow that the occupiers acquiesced in the claims, subject to the understanding that their vested rights were to be respected. The land thus came to be regarded as the property of the lord of the manor, although the occupants had a claim for maintenance from its products. This was the state of England when, after the time of the Romans, it had settled down to what is known as the Anglo-Saxon nationality. The economic feature of the period was that the village was self-sufficing and self-contained to a very large extent, and no encouragement was given to external trade.

The growth of the feudal system from such a condition of affairs was the most natural thing possible, and the lords of the manors from being the nominal protectors of the villages became their real masters and of the husbandmen dwelling around them. The manorial lord soon recognised the superior lord, and the superior lord the king, and thus was evolved that aristocracy which has had such a powerful effect on the destinies of the country. The arrival of the Normans firmly established the feudal system, and imparted to it some of its Saxon, Norman, and Teutonic features. The Church and the State were looked upon as one in essence, and only separate manifestations of the kingdom of God upon earth. This theory and the constant wars had great effects on legislative and social measures. The power of the kings and of the central government was increased. The land was held on a very complete system of service tenures, although there gradually arose a class of free tenants and cottars who occupied small holdings, and as the process of emancipation increased a considerable portion of the servile population acquired the position of peasant proprietors. Parts of the manors were sold, and consequently the lords required a smaller amount of labour on their lands, while the purchasers required labourers. Thus arose the copyholders and free labourers. The former held their land direct from the lords of the manor, who, however, had no claim on their services, and could not eject them without cause. The free labourers were men who had lost their hold upon the land, but had gained their freedom, and both classes played an important part in the history of the country. There were strikes even in those days, not, however, simply for higher wages, but for freedom, which the landlords tried to encroach upon, and the strikes generally took the form of war or rebellion. The Peasants' War, led by men like Wat Tyler, Jack Straw, and John Ball, was the result of oppressive legislation. The insurgents demanded freedom for themselves and their children, low rents, and the right to buy and sell in all fairs and markets, and notwithstanding the opposition of the Lords and Commons their demands were granted. Their position was so much improved that this has been called the golden age of the labourers, a phrase which is justified when we consider the free and joyous life they led, and the rude plenty which generally abounded. What we consider luxuries were of course absent, but that was no hardship, as they were almost unknown.

By the beginning of the fifteenth century the military feudal system had practically broken down, as it was not capable of expansion in production, and also because of the new conditions of labour. Large numbers of men were thrown out of employment, many of whom went to the towns and engaged in trade and commerce, and thus gradually brought about a complete change in the economical conditions of the country. Markets and fairs came into existence in order to facilitate the process of barter of the work of the artisans or craftsmen with the agricultural produce from the rural districts. The only capital these craftsmen possessed was their tools, with which they worked up the raw material supplied by their customers, and they were paid not in money but in kind. The only merchants were those who traded abroad, and supplied the few foreign articles which were used by the people, either at the fairs or by means of travelling packmen. Both the merchants and craftsmen were associated in gilds for the protection of their members. They increased in power, and like all monopolists they attended too exclusively to their own interests, and became mere capitalist societies. Under cover of pretended religious zeal, Henry VIII. confiscated almost the whole of their property for his own private ends.

Meanwhile manufactures were making considerable progress. The woollen trade had been introduced from Flanders into England in 1331, and had established itself in several centres. The iron manufacture was developed in the Weald of Sussex, Yorkshire, Coalbrookdale, and Carron. The hardware trade was concentrated chiefly in Sheffield and Birmingham. Nottingham, Derby, and Leicester became important centres of the hosiery trade, while silk and linen were woven in various districts.

At the middle of last century the cotton manufacture, which from that time made such rapid developments, was still small, and was confined to Lancashire, where its headquarters were Manchester and Bolton, and like other industries it was carried on on the family system. "Had we visited a village or small town in England where industrial operations were going on 150 years ago, what should we have found? No tall chimney, vomiting its cloud of smoke, would have been visible; no huge building with its hundred windows blazing with light would have loomed up before the traveller as he entered the town at dusk; no din of machinery would have been heard; no noise of steam hammers; no large blast furnaces would have met his eye, nor would miles of odours wafted from chemical works have saluted his nostrils. If Lancashire had been the scene of his visit he would have found a number of narrow red-brick houses with high steps in front, and outside wooden shutters such as one may still see in the old parts of some Lancashire towns to-day. Inside each of these houses was a little family workshop, containing neither master nor servant, in which the family jointly contributed to produce by the labour of their hands a piece of cotton cloth. The father provided his own warp of linen yarn, and his cotton wool for weft. He had purchased the yarn in a prepared state, while the wool for the weft was carded and spun by his wife and daughters, and the cloth was woven by himself and his sons. He was master of his own labour, and he effected his own exchange very often without the aid of a middleman. There was a gradual progression from apprentice to journeyman, and from journeyman to master owning his tools, and all the workers were thoroughly trained in the mysteries of their craft. Technical skill continued to be tested as in the middle ages, by requiring the apprentice to present a masterpiece before being recognised as a journeyman. Very often the skilful journeyman married the daughter of the master, and thus trades were continued in families from generation to generation. In those days wages and prices were chiefly regulated by custom, which often became so fixed that it was looked upon as one of the physical laws of the universe."*

---

* "Fabian Essays," p. 63.

GOVERNMENT ACTION.

On the break up of the feudal system and the disruption of the gilds, the expenses of the Government were largely increased by the functions thrown upon it, and chiefly by the creation of a standing army instead of a feudal militia. The landlords got rid of their duties for a very small share of taxation, and additional funds had to be found for carrying out national purposes. The growing industries of the country offered an inviting field, and kings and parliaments made long experiments with them, partly in the form of direct control, partly in the form of privileges and monopolies granted to trading companies and individuals. Parliament passed Navigation Laws and Corn Laws, and sanctioned protective duties, bounties on exports, monopolies and concessions, and the whole economic world became entangled and paralysed in a web of contradictory legislation.

ADAM SMITH AND ECONOMICS.

The reaction against the extreme regulation of trade and industry came just before the great impetus which was given to manufactures by Watt's improvements on the steam engine and the mechanical improvements which took place in the appliances connected with the cotton manufacture, and it was formulated by Adam Smith, who founded his theory of political economy on the assumptions that industry should be free from Government interference and that each man's self-interest was each man's best teacher. Competition was supposed to have its perfect way, and enlightened selfishness was shown to be the guide of economic conduct. But all Smith's conclusions were limited by another assumption, which his successors have too often pushed aside, that is that there is a natural order of things which corresponds with a divine order, and that free competition between man and man was regulated by a higher power, which in the end directed individual actions in the best interests of the whole community. We will see that machinery has profoundly altered the conditions assumed by Smith, and has made free competition practically impossible to large masses of the people, and hence rendered his conclusions unsuited to the requirements of the times.

II.

SOCIAL CONDITIONS.

IF space allowed us to carry out the complete and logical arrangement of our subject we would now enter on a description of the development of machinery and of the consequences from an industrial point of view, but we must assume that these have been studied elsewhere,* and we will at once proceed to collect some facts and opinions regarding the actual social conditions of the people, so that we may be able to estimate the economic results of modern industry. The introduction of opinions at the present stage may be objected to as essentially unscientific, but social facts are not capable of exact measurement or expression in the same way as physical facts, and a mere statement of them might lead to false inferences. Moreover, some opinions are very substantial facts, which have very great results, and therefore cannot be neglected. It is of course impossible to separate entirely the social and the economic aspects of the different questions, for social conditions react on wealth creation, and economic conditions have most important social results. "The chief factor in production is the human factor, and whatever affects this will certainly influence wealth creation. We must remember in all this discussion that the production of goods is only a means to an end, and to show that a practical measure will create wealth is not enough to commend it. The main question is—What effect will it have on the entire life of the nation, also of humanity? The true starting point in economic discussions is the ethical community of which the individual is a member."† For convenience, however, we will reserve the more strictly economic aspects of the subject till further on.

INFLUENCE OF ENVIRONMENT ON OPINIONS.

THE opinions of men on all subjects are influenced, no doubt often unconsciously, to a very great extent by their own environments, education, and social conditions, and this is especially true of all that relates to the rate of progress or the state of civilisation of the country, for everything depends on what is understood as progress and civilisation. Those who have a good balance at their banker's and are blessed with good digestions, and who do not look far beyond their own personal wants and conditions, are very apt to consider this the best of all possible worlds, although even to this rule there are some very remarkable exceptions. Men and women are to be found among the comfortable classes who are conscious of some of the evils connected with our present state of civilisation, and who realise that life is a mission, and that their duty is to try and discover what sphere is pointed out to them as the chief aim of their existence, and to fulfil it to the best of their ability. This they can only do efficiently by making friends with the people, knowing them thoroughly, and accurately gauging their wants, in short, placing themselves in the same environments. There they will study actual conditions, and that too often with saddened hearts, but they will find their happiness in glimpses of something far higher and brighter in the future, and by doing all that in them lies to make these glimpses realities.

---

* For an interesting sketch of "The Recent History of Industrial Progress," see a paper by Robert Spence Watson, in the "Co-operative Annual" for 1891, p. 309.

† Professor Ely. "Political Economy," chap. ix.

Everyone recognises the great industrial and social advances which have been made especially since the middle of last century, but comparatively few observe the other side of the problem. We are so much given to admiring ourselves and our great industrial progress, and the enormous increase of wealth (as usually estimated), that it will be well if we devote a little attention to the more purely social aspects of the present state of civilisation, and especially to those which are now so prominent, and of some of which we have so little reason to be proud.

We do not proceed far in our investigations into the social effects of our modern industry and commerce before we are confronted with a paradox. What we are taught to believe to be the most potent engines for the advance of civilisation are found on examination to be the causes of very serious evils, and to threaten to extinguish both personal liberty and political freedom. John Stuart Mill declared that "it is questionable if all the mechanical inventions yet made have lightened the day's toil of any human being. They have enabled a greater population to live the same life of drudgery and imprisonment, and an increased number of manufacturers and others to make fortunes. They have increased the comforts of the middle classes. But they have not yet begun to effect those great changes in human destiny which it is in their nature and in their futurity to accomplish."* Compare this opinion of a philosopher with that of a scientific man, who was content with a partial view of the subject. Dr. Lardner said: "To enumerate the benefits which the application of steam has conferred upon mankind would be to count every luxury and every comfort we enjoy, whether physical or intellectual, many of which it has created, and all of which it has augmented in an immense proportion. It has penetrated the crust of the earth and drawn from beneath it boundless treasures of mineral wealth which without its aid would have remained inaccessible; it has drawn up in measureless quantity the fuel on which its own life and activity depend; it has relieved men from many of their most slavish toils, and reduced their labour in a great degree to light and easy superintendence. It has increased the sum of human happiness, not only by calling new pleasures into existence, but by so cheapening former enjoyments as to render them attainable by those who before could never have hoped to share them. The surface of the land and the face of the waters are traversed with equal facility by its power, and by thus stimulating and facilitating the intercourse of nation with nation, and the commerce of people with people, it has knit together remote countries by bonds of amity not likely to be broken."*

---

* "Political Economy." Book iv., chap. 6.

Macaulay is almost equally optimistic in his eloquent descriptions of the improvement which has taken place in the social condition of the people of Britain. He tells us that "the more carefully we examine the history of the past, the more reason shall we find to dissent from those who imagine that our age has been fruitful of new social evils. The truth is that the evils are, with scarcely an exception, old. That which is new is the intelligence which discerns them, and the humanity which remedies them." It would be well for readers of Macaulay to intersperse their reading with an admixture of Parliamentary Reports regarding our industrial progress, and especially those relating to factories. A very impartial and moderate account of the results of the industrial revolution is to be found in Mr. Spencer Walpole's "History of England since 1815," and especially in the period before the effects of unrestricted selfishness were modified by the action of the Factory Laws, and when they were aggravated by the state of the Poor Laws.

When we examine the opinions of the Socialists we find them filled with the converse errors of those who are usually considered of the orthodox economic faith. They have at least done good service in shattering the smug optimism and the perfect satisfaction with the present constitution of society which generally accompanies what is considered a fair measure of success in this world. They recognise the great amount of waste which goes on in every department of life, and they think that a great deal of this might be saved if only a little common sense were employed. They see, moreover, that although the last remains of feudalism have disappeared, that there has grown up in its place an industrial and commercial system which, if allowed to develop with unrestricted freedom, may end in reducing a great part of the nation to the position of workers with less liberty of action than slaves, and a combination of capitalists more powerful than feudal lords and much more heartless, for men will dare to do in a corporate capacity things which they would be thoroughly ashamed to do as individuals.

---

* "Steam and its Uses," p. 2.

Those who look at all sides of the problem see that the difficulties which confront us at the present day do not arise from the vast increase of man's productive power, but in the disproportionate increase of the material in overwhelming superiority to the moral element of civilisation. "The introduction of machinery had entirely changed the condition under which manual labour was procured; the monopoly of work was henceforth the capitalist's, as the enormous outlay of funds needed for the establishment of factories necessitated the accumulation of capital vastly in excess of the average possessions of the individual. When industry was carried on in private establishments any intelligent and industrious workman might strive to accumulate, besides the means of sustaining life, enough to lay by with the reasonable prospect of setting up a business of his own. Habits of thrift, which keep debauchery aloof, brought on a moral boon, even when the material ends aimed at were not always attained. Here human labour was free, and competition created a healthy emulation between socially free powers, with no need of other capital or resources than intelligence, combined with a frugal, industrious life of self-improvement. Here the moral element could control the baneful tendency of purely material progress; but now, as the war of competition between the great factories is going on, national and international, and raging fiercer and fiercer, there are heartburnings on the part of the producing labourers, and growing animosity between the elements of civilisation."*

SOCIAL ADVANTAGES OF MACHINERY.

WHATEVER may be the differences of opinion regarding the results of machinery and modern industry, and of the organisations connected with them, it cannot be doubted but that they have added immensely to the advantages and conveniences of the human race, and to the possibilities of civilisation. Products of all kinds are now turned out at such a rate and at such prices as would have been utterly beyond the conception of our forefathers. Steam engines perform work which would require millions of horses, and machines turn out fabrics for human wear or use with such rapidity that the breath is almost taken away with the figures. Railways, telegraphs, the post-office, and all the organisations connected with them, books and newspapers, gas and water supply have all profoundly affected social conditions, if they have not always added to the happiness of the individuals or communities using them. Metallurgy and chemistry, and the arts connected with them, have made all these developments possible by providing the materials required in the construction of the apparatus and in the process of manufacture. They have also utilised materials which were formerly valueless, and have thus added immensely to the riches of the world.

---

* Jan Helenus Ferguson. "The Philosophy of Civilisation," p. 180.

MODERN LIFE OF THE COMFORTABLE CLASSES.

All this has added immensely to the comforts and conveniences of what are usually called the upper and middle classes. In house accommodation, in dress, in the delicacies of the table, in the facilities for travel and intellectual enjoyment, and in fact in everything which should add to the happiness of the human race, we are vastly ahead of every preceding generation. We have conquered nature, but it must also be admitted that we have failed to utilise its forces for the satisfaction of our highest wants. Wealth is too often used to gratify empty vanity or vaulting ambition, to both of which health and happiness are often sacrificed. The life of the average man of business is certainly about as far removed from the ideal life as it can be, for his business absorbs not portions of his life but the whole of it. From early morn till dinner time he has given up all thought of everything. His reading, his recreation, and even his religious exercises are mere fringes on the garment of life, which is his business. With many even family life is almost entirely sacrificed, and they merely sleep at home, and are strangers to their own children. Even when this is not wholly so, suburban districts are merely centres of selfishness, pride, and vanity, and almost entirely wanting in anything like a healthy social feeling. The mere votaries of fashion, on the other hand, pass their existences in a round of senseless inanities which degrade and ruin both body and soul. At the same time it must be admitted that almost all the great movements for the improvement of the people come from the inhabitants of towns, possibly as a reaction from the conditions they see around them. At the present time, indeed, discussions and experiments are being carried on which may in a few years go far to reconstruct society.

SOCIAL EFFECTS ON WORKING CLASSES.

THE successful business man who strains every effort in the pursuit of wealth, and who scarcely has a moment he can call leisure, cannot be considered nearly so happy as the working man who has steady employment, who finds he has several hours a day to spend with his family at home, or in social enjoyment with them out of doors, or at some public entertainment. In fact, on this point the working classes seem to have clearer ideas than those who are generally considered higher in the social scale, for, now having attained wages which enable them to subsist in comfort, they are directing their attention to obtaining a decrease in the hours of labour rather than to an increase in remuneration, for they believe that their well-being will be more furthered by leisure for mental improvement and amusement than by more money.

That a very large number of the working classes have at least improved their financial position is seen from the large number of depositors in the various kinds of savings banks, and the amount of their deposits, which has increased at a much faster rate than the population. During the past half-century the depositors in the savings banks have multiplied ten-fold, and the amount of funds which have been placed there for security has increased from thirteen millions sterling to considerably over a hundred millions. In addition there are co-operative societies with a million of members and fourteen millions of capital; building societies with fifty millions of liabilities, and friendly societies almost innumerable. These facts are very gratifying in so far as those who have saved are concerned, and therefore thrift is one of the virtues most commonly preached to the working classes. That there is still great room for it is evident to anyone who is acquainted with their social conditions and witnesses the waste, the want of foresight, and the intemperance of many of them. We cannot enter into details of these subjects, but I would only mention that some are very apt to take a restricted view of them, and fail to see their more general and economic bearings. Some of these we will consider further on.

PROGRESS AND POVERTY.

THE industrial revolution, as it is generally called, came at a time when the conditions were peculiarly favourable to the rapid development of large factories in Britain. She was supreme at sea, and had established a vast colonial empire which afforded markets for her industrial products. Population was pressing on food supplies, taxation was very heavy, and the peasants were in great distress, and only too glad to accept work under any conditions. The industrial development thus came as a godsend, and tided Britain over very serious evils, although at the same time the resulting prosperity concealed many of the essential factors of the problem. The effects of the development of machinery on the poorer classes of the population is therefore the most important part of our inquiry, for history shows us that the period of industrial anarchy, which commenced about the middle of the eighteenth century, was also the period of the growth of the proletariate. This indeed is the most striking social result of the industrial revolution, and is therefore worthy of careful consideration, and it should be noted that the records of British history* distinctly connect the growth of pauperism with the growth of manufactures.

DEVELOPMENT OF THE FACTORY SYSTEM.

SPACE will not allow us to enter into details of the history of the development of the factory system, but these should be carefully studied by those who wish to know on what foundations the industrial glories of England were raised and enormous fortunes made. The hand-loom weaver was slowly starved out before the power loom, the population of the country was poured into the large towns, and the cheapest labour was most mercilessly utilised. Women and children were cruelly overworked, and cheap cloth was produced at the expense of flesh and blood and the deterioration of the manhood and womanhood of the nation. Instead of quoting opinions which might be considered one-sided, I would refer my readers to the impartial Blue Books of the British Parliament and the Reports of the Inspectors of Factories for a statement of the facts accompanying our industrial development. From these they will be able to infer what men who went to church regularly, and thanked God that they were not as other men, could do in the unrestrained pursuit of wealth.

SOCIAL RESULTS OF COMPANIES.

THE large capitalists are killing the small ones, or driving them to combine, and hence we have had recently a large increase in the number of limited liability companies, or other forms of combination. The individual capitalists protect themselves to a very considerable extent, but the social and moral results of these combinations have been most disastrous to the workers. The old familiar relations of the employer and his workmen are dissolved, and generally nothing remains but what Carlyle called the "cash nexus." The only object of the shareholders is to obtain large dividends, and if the manager fails to obtain these his occupation is gone. To secure dividends, wages will be lowered and long hours insisted upon, and the sanitary conditions of the workshops and dwelling-houses will be neglected. Sometimes even cheap labour will be imported, and the attempt made to reduce the standard of comfort below that which every man, woman, and child in this country has a right to expect. The effect of such large combinations has in many cases been to intensify some of the evils of the factory system, for although physical conditions have improved through the influence of the Factory Acts, the employers have now no human interest in their workers, who are only parts of the machinery necessary to turn out dividends. On the general public also their effect has been bad, and speculation and gambling now prevail in the shares of companies to an enormous extent.

---

* See Sir F. M. Eden. "State of the Poor."

TRUSTS AND SYNDICATES IN AMERICA.

In order to find the logical outcome of a system it is necessary to examine cases in which it has been carried to an extreme, and we require to turn to America to see the social results of trusts and syndicates. The legislators have been bought to support their exactions, and the rights of the public sacrificed in a most ruthless manner; and the Americans, with all their boasted liberty, are being reduced to a state of bondage more complete than ever existed under the feudal system. But the people are now beginning to awaken to a sense of their danger, and associations are being formed in every State either for the purpose of overthrowing the combinations or of rendering them harmless, and preventing the threatened obliteration of law and morality in the unrestrained riot of private power. It is much easier, however, to see the evils than to suggest measures to overcome them. It is quite evident that the powers of the trusts must be limited in some way, or they must inevitably be taken over by the State.

ORGANISATIONS IN BRITAIN.

In this country our free trade principles and practice make it very difficult for monopolies to flourish as they do in America, but in certain special manufactures the whole production has fallen into the hands of comparatively few firms which rule the trade of the world in their own departments. Hitherto their power has been exercised with discretion, and moreover it as yet has only extended to certain subsidiary manufactures. The point to be noticed, however, is that with our improved methods of communication it is possible for private organisations to control the production and prices of the goods in which its members are interested in all parts of the world.

CONDITION OF THE WORKERS.

Legislation, improved education, and philanthropy have done much, during the past fifty years especially, to improve the conditions of the workers; but unfortunately it still remains true that in the richest country in the world the most abject misery exists side by side with luxurious profusion and extravagance. Even where the physical and social conditions of the workers have improved through the effects of legislation and educated public opinion, we find the labour world seething with discontent, and strikes and lockouts common. Many of the workers very often find all pleasure driven out of life, and they have become mere appendages to machines, with increased opportunities for propagating their species; for commercialism, the modern king, and mightier than all others, offers incentives to the increase of numbers, but few or practically none for the improvement of quality. When a human machine is worn out, the cheapest thing which can be done is to replace it by a new and younger one, and the human rubbish is thrown aside to be gathered into establishments misnamed workhouses, or left to struggle awhile in hopeless battle, and to die in silent misery.

LOWER ASPECTS OF CITY LIFE.

The lower aspects of life in our large cities have been so fully dwelt upon in recent years that it is not necessary that we should enlarge upon them to any extent, but we ought to note that through the introduction of machinery the economic position of a great many of the workers has been lowered, as some of the changes were so sudden that considerable hardship resulted to those who had grown up in an environment which had been evolved from bygone legislation and social conditions. Wages were reduced, employment became uncertain, and hence there was a falling off in the quantity and quality of food and clothing, and in the convenience and healthfulness of the home accommodation, and then began a rapid course of physical and moral deterioration. The dramshop is resorted to for the purpose of drowning the misery brought about by such conditions, and before long the "degraded" labourer takes refuge in charity, and then for all practical purposes he may be considered industrially dead. Taking London as a whole, Mr. Charles Booth says that 30·7 per cent of the inhabitants are in poverty and 69·3 in comfort, that is to say that nearly one-third of the people of London live short of the comforts, and often of the necessaries of life, ill-clothed, ill-housed, and ill-nourished; and of these 22 per cent are poor, about 7 per cent are very poor, and about 1 per cent belong to the lowest class, composed of occasional labourers, loafers, and semi-criminals. These facts are surely sufficient to make the most careless among us bestir himself, and determine to do something to improve the social conditions of our poorer fellow-citizens.

LABOUR OF WOMEN AND CHILDREN.

The position of women in the world of labour has hitherto been left almost entirely to the law of supply and demand, and few of the factors which have affected men have been introduced. On the introduction of the factory system, women and children were found to be sufficient to overlook the mechanical operations for which their strength was formerly inadequate. The same causes practically put an end to domestic manufactures, and so the wives, daughters, and children found themselves under the necessity, or at least thought themselves under the necessity, of going into the factory for the purpose of augmenting the family exchequer, and the supply of such labour being practically unlimited, wages in many cases fell to a pittance barely sufficient to keep body and soul together, and the chief economic effect of which was to increase the competition among the male workers, and thus still further to lower their position.

But there is a lower depth than life in factories, and that is in the sweater's dens, in which are carried on some of the subsidiary trades connected with the larger industries, and in which the sanitary conditions are abominable, the hours long, and the wages low. Too often the dens are overcrowded, and the workers have to carry their work to their one-roomed apartments, which have to serve all the purposes of the family and the workshop, and hence have resulted those scenes of city life which have shocked all right-thinking men and women, and sent a shudder of combined sympathy and disgust throughout the land.

EFFECTS ON THE AGRICULTURAL POPULATION.

Although the effects of machinery have been most marked on the populations of towns, still they have also been very great on that of the agricultural districts. Under the feudal system the wealth of the lord of the manor was measured by the number of healthy human beings his estates could maintain and the number of fighting men he could bring into the field. In the intermediate period between the feudal and the industrial times the object of the landholder was chiefly to raise means to maintain his rank at Court and his influence in Parliament or his own district. Under the commercial or industrial system wealth is measured only by rent roll, and whole districts are depopulated in order to gratify what millionaires dignify by the name of sport. Formerly the farms found employment for all the sons of the farmer; now they do so for very few, and for the others work must be found in the cities and towns or not at all. These reasons are sufficient to account for rural depopulation. Under the present system farmers are too often ruined by the greed and selfishness of their landlords, crofters are crushed out to make room for deer forests, and the welfare of the communities in town and country are sacrificed to the interests of the owners of the soil. In short, the land question lies at the root of many of our social difficulties.

PAUPERISM AND CRIME.

It is not necessary to enter into statistics regarding pauperism and crime, for it is difficult to extract any definite information from them, so much depends on the method in which the law is administered, and on other conditions which it is impossible to separate from the effects of machinery and industry. The statement that poverty always accompanies progress as at present estimated may be accepted as correct, and alongside of it that of Mr. Giffen to the effect that "it is a matter of history that pauperism was nearly breaking down the country half a century ago." The expenditure on poor relief early in the century, and down to 1830-31, was nearly as great at times as it is now; that is to say, with half the population in the country that there is now, the burden of the poor was the same. Since 1849 we have continuous figures, and from these we know that with a constantly increasing population there is an absolute decline in the amount of pauperism. Mr. Giffen, however, makes his comparison with the time when the Poor Law and the unrestricted selfishness of manufacturers were doing their worst. Moreover, it must be remembered that poverty is altogether a relative term, and that there are now many on the verge of pauperism who would inevitably have formerly been included in the pauper's roll.

POPULATION.

The fact that the population has greatly increased through the influence of trade and industry is essentially an economic one, but as it has most important social results it ought to be noted here.

The rapid development of the factory system had a great effect, especially in towns, in stimulating the rate of increase of the population. The horizon of the workers became extended, and there seemed to be no limit to subsistence. The great demand which arose for the employment of children in the large factories gave them the hope that the larger the family the more prosperous they would become. The result was the same as that which followed from the Poor Law system of allowances, only greatly intensified, namely, to foster the growth of population in point of quantity but without attention to quality.

HEALTH.

The effect of modern trade and industry on health is a most important subject, but one into which our space will not allow us to enter. It may be noted, however, that while epidemics of all kinds which formerly decimated whole districts are now brought well under control by improved medical and sanitary appliances, and while a very large proportion of men and women now survive to lead useful lives who in former days would have died in childhood, it must be admitted that many of the modern conditions of life are decidedly against the preservation of a healthy race of men and women, and that although people now live longer than they did, they live on a lower plane of vitality than formerly.

THE PRINTING PRESS.

The influence of machines and of modern methods of industry and commerce has been very great in many other directions besides those we have mentioned. The invention of the printing press vastly increased the power of the pen. Books and other means of improvement are now within the reach of all classes of the community. Unfortunately also a great deal of printed rubbish circulates at a very cheap rate, which seems to be eagerly devoured by the rising generation, and which has a deteriorating and demoralising effect. The newspaper and periodical press has attained a position of great influence through the development of improved machinery and appliances, and Britain can boast of the highest standard both as regards literary excellence and morality. But we are apt in this, as in many other things, only to look at one aspect of the subject. The blessings of a free press are great and numerous, but the disadvantages and evils are also considerable. Few men and fewer women take the time, or have the necessary culture and patience, to think for themselves. They lack self-respect, and they have a timorousness which leads them to accept the narrowing iteration of platitudes, or of exploded economic and theological dogmas. Such people take their opinions ready made from their newspapers, which may be largely biased by social, political, or financial considerations. The latter are assuming very great proportions at the present day, and many of the continental journals are in the power of financiers, who use them to advance their own private ends. Markets are raised or depressed, and nations may be even driven to war to serve the purposes of scheming capitalists.

EDUCATION.

During the past half-century very great developments have taken place in the organisation of education in Britain, which has now become one of the principal cares of the nation. In the elementary schools it is practically free as regards payment of fees. Increased opportunities are given to the working classes for scientific and technical education, not only in evening but also in day schools. Although secondary education has not yet been properly organised, a good deal has been done in the way of instituting schools. Local colleges have been started, and the universities rendered more available to the great body of the people.

Admitting all this, however, it is very much to be doubted whether real education is any more accessible than it was fifty years ago. We have developed the machinery, but have forgotten the real object of education. The factory system has invaded our schools, colleges, and universities, and has almost entirely extinguished the love of learning for its own sake. In our elementary schools results have been measured chiefly by passes and grants, and the intellectual and moral development of the scholars subordinated to financial considerations. As a result the pupils of our schools have been turned out as much alike as if they were bundles of bricks, and too often with bodies deteriorated by want of attention to sanitary conditions and to physical exercise, and with a type of brain which cannot be trusted to do good work.

The result of our mechanical education and of our commercial and industrial system is a great want of culture in the proper sense of that term, and the snobbishness of the uncultured Briton is almost a byword all over Europe. The results are also seen in the amusements and recreations of the people, which are very much behind those of almost every other country in Europe. The public-house, the music-hall, or not very high-class theatre are the chief resources of the great majority of our working classes, although athletic games have in recent years become more common where facilities can be obtained for them. In these unfortunately the commercial and speculative spirit too often appears, and they do more harm than good both physically and morally.

RELIGION AND MORALITY.

Even a superficial study of the history of nations shows us that the state of morality among the people depended to a very great extent upon their economic and social conditions, and it must be admitted that modern Christianity has very often succumbed to the mercenary spirit which everywhere prevails. Churches are run as commercial concerns, and their success is measured by the amount of their collections and subscriptions, and by the number of their members. These are very inexact measures at the best, but if things were looked into they would be found very often to vary inversely as the amount of Christian spirit prevailing. Rich men, who in a heartless manner crush out small competitors, contribute liberally to the schemes of the Church, and thus try to satisfy their consciences and shut the mouths of the clergy, are really the dangerous classes, and are the direct causes of much of the social ferment which everywhere prevails. They are the direct descendants of the mediæval robbers, and they act as if they were "God's friends and all the world's enemies." They do not take to the road and demand your money or your life. They prefer to betake themselves to the city, and lend their names to some bogus commercial undertaking, or to engage in financial transactions which squeeze the lives out of the people concerned, or demoralise them by the conditions under which they are compelled to do their work. Charles Kingsley long ago exposed the selfishness of such men. "Mammon," he said, "shrieks benevolently whenever a drunken soldier is flogged; but he trims his paletot and adorns his legs with the flesh of men and the skins of women, with degradation, pestilence, heathendom, and despair; and then chuckles complacently over his tailor's bills. Hypocrite! Straining at a gnat and swallowing a camel." Out of the profits made in this and similar ways such men send out missionaries to preach the Gospel to the heathen. Those who have resided in foreign countries, and know the people whom with our sanctimonious cant we designate poor heathens, would prefer to die heathens rather than live the lives of many of those who profess to be anxious about their salvation.

HAPPINESS.

The results of our inquiries could be put in a practicable form if we could ascertain whether the amount of human happiness had been increased by the development of machinery and modern industry. The facts we have stated lead us very much to doubt if this be the case. Even the richest and most powerful men confess that they lead most miserable lives on account of the worry and vexation to which they are subjected, while the great body of the middle classes are engaged in a struggle which leaves them little time or inclination for intellectual work, and the majority of the working classes feel their economic position so unstable that they have little real enjoyment of life. Some of them no doubt are better off than their predecessors, while others are worse off, in some cases absolutely, and in almost all cases relatively.

When we find that suicide has steadily increased throughout the whole of this century and goes on increasing more rapidly than the geometrical augmentation of the population and the general mortality, we are driven to the conclusion that a large and increasing number of people find that life is not worth living. It cannot be doubted that modern conditions have intensified all the predisposing forces peculiar to individuals or nationalities tending towards suicide. One of the inevitable results of cultivation is to make men dissatisfied with poverty and deprivation, and to stimulate them to aim at the comforts or position of life which the great majority cannot attain. The telegraph, the railway, the post-office, the newspaper, and the general worry and excitement common to all conditions of life tell on the nerves of mankind, and the weak break down; even the strong often perish from overwork. The struggle for life in all civilised countries is becoming more and more severe, and more and more the struggle of the intellect. Strength of arm or skill of hand is no longer the chief weapon in the warfare. Both of these have been largely replaced by the brain, and when this breaks down suicide often follows.

CONCLUSIONS.

THE questions for us to consider are: Are the machines and the resulting organisation our masters or our servants? Are our social organisations improved as much as they ought to be? Have we not too often forgotten the ends of life in looking too exclusively at the means?

Hear what Ruskin says: "And the great cry that rises from all our manufacturing cities, fiercer than the furnace blast, is all in very deed for this, that we manufacture everything there except men; we blanch cotton, and strengthen steel, and refine sugar, and shape pottery, but to brighten, to strengthen, to refine, or to form a single living spirit never enters into our estimate of advantages. And all the evil to which that cry is urging our myriads can be met only in one way; not by teaching or preaching, for to teach is but to show them their misery, and to preach to them if we do nothing more than preach is to mock at it. It can be met only by a right understanding on the part of all classes, of what kinds of labour are good for men, raising them and making them happy by a determined sacrifice of such convenience, or beauty, or cheapness as is to be got only by the degradation of the workmen, and by equally determined demand for the products and results of healthy and ennobling labour."

It will no doubt be said that Ruskin is a dreamer, an impracticable man, one whose theories would make life impossible in this nineteenth century; but it cannot be doubted that Ruskin's theories are beginning to permeate our political economists, and that in time they will even find a place in our schools, colleges, and churches, those last strongholds of worn-out theories, where very often men weave scholastic cobwebs so diligently that the human spirit itself is suffocated. Ruskin no doubt carries his hatred of machines to extremes. The triumphs of science are the most powerful factors in the evolution of the age. They are essential not only for our individual but also for our national existence, for the struggle with nature is too severe to allow us to dispense with any of the achievements of the human race. The problem before us is so to utilise them that they will not degrade any portion of the community, but will enable each one to live a healthy, noble life, and society to realise an order far beyond our highest ideals. We cannot bring back the old order of things in the industrial and commercial world, but we ought to welcome and understand the new, not as it has forced itself upon a world animated by self-seeking and greed, but as it ought to be when modified and regulated by those who prize justice as the first necessity with their fellow-men. Modern social conditions are forcing the necessity for such an ideal before all who look beneath the surface of our boasted progress.

Notwithstanding the difficulties and evils of some of the present conditions, the future is not without hope for the improvement of the great body of workers. The social and economic revolution which has been going on for the past hundred years will continue with increasing speed, and under happier and healthier conditions the human race will continue to progress and will reach heights undreamed of now. The present age, however, is the "critical point," and its conditions require careful study so that no false step be taken.

III.

MODIFYING FORCES.

As in the physical world it is necessary for the observer to carefully note any conditions which interfere with what is generally called natural law, so in social and economic inquiries it is absolutely essential to consider the effects which have been produced through the action of the legislature or of voluntary combinations of individuals. In the preceding section we have noted some of the facts in what may be called the natural history of society. In the next section we will study the economic results, but before doing so it will be instructive to look into the evolution of some of the agencies, and the growth of Government interference which have modified the economic and therefore also the social results of our industrial development.

THE EVOLUTION OF THE INDUSTRIAL CAPITALIST.

The evolution of the industrial capitalist, who has formed such a powerful factor in modern civilisation, synchronises with the development of machinery, which indeed made him possible, for he could not have existed under the feudal and gilds' systems, which prevented the money capital made by means of usury and commerce from being converted into industrial capital. These restrictions vanished with the feudal system, and gradually the money dealer and the merchant became essential to the manufacturer. For the first century or so after the dissolution of the feudal system, the progress of manufactures was slow. They were for the most part carried on in family workshops, in which all the members contributed to produce by the labour of their own hands the manufactured article or material. To begin with, the capitalist was generally a workman who had little beyond his tools and his skill to depend upon, although in some cases he was backed up by men who had made money from land, banking, or commerce. With the abundance of raw materials and cheap labour and large markets, and consequent enormous profits, his business rapidly extended, and his species quickly multiplied. Managers, foremen, and intelligent workmen were eager for a share of the spoil, and many started factories or works of their own. This led to competition and the cutting of profits. It also led to the improvement of mechanical appliances and a great increase in the size of factories, a process which has been still further stimulated by the action of joint-stock companies. When the founder of a factory died he usually left his business to his children, and they, not having the ability of their father, were very often under the necessity of engaging a manager. By and by the manager and other employés expected a share in the business, and thus gradually was evolved the joint-stock company. At first the liability of the shareholders in such a company was unlimited, and they were responsible to their last farthing for the liabilities of the company; but by and by the Limited Liability Acts, which confine the liability of the shareholders to the amount of capital they have invested, were passed into law, and they have been most important factors in the evolution of industry.

The action of the Limited Liability Acts was a tendency to rapidly extinguish the individual manufacturers, for very often the companies sold their goods not only with no profit but actually at a loss, but this being distributed over a large body of shareholders was not much felt. The individual manufacturers were driven to combine among themselves and form other companies, and thus the process went on in increasing ratio, both as regards the number and magnitude of the concerns involved. Competition between companies became more and more severe, and the tendency is towards still further combination and concentration, until a practical monopoly is obtained in different departments of trade and industry. The public is squeezed to an enormous extent through prices being raised, and small competitors are crushed out without pity or remorse. When the original shareholders think they have got to about the length of their tether, the private limited liability company is converted into a public one, with a capital, not calculated on the actual amount of money invested but on the profits made during the past few years, and thus is imposed upon the people a burden which is supposed to be one of the sacred rights of property, and which is expected to continue so long as the earth endures.

A new development in the combinations of capital has taken place within recent years, and we have an aggregation of companies under the names of "rings," "trusts," and "syndicates." Competing individuals or firms agree to form a combination to keep up prices, to eliminate useless labour, to diminish risk, and control the output, and these institutions are becoming common all over the world. In the United States, as we have already noted, they have attained enormous magnitude in every department of trade and industry. One trust breeds another trust, and new combinations are being formed every week.

INFLUENCE OF WAR AND COLONIAL EXTENSION.

Almost all the wars of the past century have had their origin in our industrial system, and our foreign policy has always been directed towards securing foreign markets and extending British trade. It was for this that India was conquered, Canada taken from the French, and that the war against Napoleon was carried on. That war gave the greatest impulse to the capitalists and financiers, and firmly established our industrial system. It also saddled our national debt on the shoulders of the people. Population rapidly increased with the spread of industries, and led to the spontaneous settlement of our Australian Colonies, and the development of all the others which we had acquired. We have also benefited by the wars of other nations, for while they were exhausting themselves we were rapidly extending our markets.

REVOLUTION OF IDEAS.

Alongside the industrial revolution and parallel with it there has been slowly developing another revolution, and which indeed was necessary to counteract some of the evils which arose from it. A revolution is taking place in men's ideas regarding social progress, and while they recognise their duties they also demand their rights. The French Revolution was simply an explosion resulting from the sudden application of these ideas before the economic and social conditions were ripe for them, and while it gave them great publicity it also tended to discredit them and to delay their application. It cannot be doubted, however, but that it emphasised in a way which was otherwise quite impossible the principle of freedom as applied to religion, politics, and economics, and that a great part of the progress which has been made in legislation is due to its influence. Alongside the growing power of the capitalist there has been developing the power of the people, and we are now reaching a crisis when either the one or the other must succumb. The ideas which have been mentioned, acting on public opinion, and that again acting on legislation, have done much to limit the power of money and to improve the position of the workers, and we have a long series of enactments which have been most effective in preventing disastrous social consequences. A sketch of this legislation will be useful for our future purposes.

TRADES UNIONS.

The contest between the employers and the workers extended over centuries, sometimes the one and sometimes the other gaining ascendency. At the beginning of this century, however, the workers were in a hopeless state of dependence and disability. Almost all the laws which were in their favour had been repealed, and they were prevented by the Combination Laws and other statutes from combining for mutual protection. The Combination Laws were repealed in 1825, but the Master and Servant Acts remained in force and were administered with great severity. During the past quarter of a century, however, a great change has taken place in the spirit of labour legislation, and many of the old laws were repealed. It was not until 1875, after persistent efforts of nearly one hundred years, that the last of the old labour laws, together with the Master and Servant Acts, were entirely repealed. At the same time the Conspiracy Laws, in so far as they applied to labour disputes, were abolished. In 1871 the Trades Union Act was passed, and the trades unions were accorded the protection of the law, and since that time several amending Acts have been passed. The workers have now liberty to act either individually or collectively for their mutual advantage, limited only by the restrictions of common law, and they have taken advantage of this liberty to make demands upon their employers, many of which have been granted, with the result that the economic and social position of the members of trades unions have been greatly improved.

COMBINATIONS OF EMPLOYERS.

On the whole the power of the trades unions has been exercised with prudence, and the workers have met the employers in a conciliatory and reasonable spirit, but there can be no doubt but that in some cases unreasonable demands have been made. In order that the employers might be able to resist these, and also that they might be better able to prevent them being put forward, within the past few years they have formed combinations, so that common action might be taken in any dispute which might arise. This is a very advisable arrangement, for when both sides are organised it is found that a settlement is comparatively easy, for each knows the strength and resources of the other, and this prevents any unreasonable demands being made.

FACTORY ACTS.

Long before the freedom to combine was conceded to the workers, the abuses brought about by the selfishness of the employers caused a demand for protective law, and led to a long series of enactments known as the Factory Acts. These were passed, as Sir Robert Peel expressed it, to prevent the great mechanical inventions, which were the glory of the age, from being a curse instead of a blessing to the country. They started the debate, which may be said to be still going on, as to how far it was wise or legitimate in the legislature to interfere for moral ends with the freedom of the individual will. The first step in factory legislation was taken in 1802, when an

Act was passed "for the preservation of the health and morals of apprentices and others employed in cotton and other mills," and it has been continued up till last session, and has produced a long list of enactments bearing on the health, safety, and morals of factory workers.

FREE TRADE LEGISLATION.

At the end of last century and the commencement of this the prices of commodities, and especially of agricultural produce, were maintained at an unusually high level on account of the continental war and the consequent obstruction to trade. On the conclusion of the peace in 1815, when the ports were opened, the agricultural interests became alarmed and demanded protection, as it was feared that prices would fall rapidly, and consequently that rents would require to be reduced. As these interests were all powerful in Parliament, the Corn Laws were passed in deference to those interests, and for the purpose of maintaining through protective duties the high prices they had obtained in consequence of the war. They soon caused agitations against them, however, but it was not until 1849 when the growing population and the depressed state of industry and trade led politicians to see the necessity for the removal of all restrictions on the importation of cheap food, and the total repeal of the Corn Laws.

REFORM ACTS.

The various Reform Acts have placed an immense amount of power in the hands of the working classes, and it only requires organisation on their part to obtain their demands independent of all parties except their own, and it is to be hoped that improved education will lead them to use that power for the good of the whole community, and not selfishly as other governing classes have always done. The Reform Act of 1832 raised great expectations, but although it made an improvement in some respects, most of these expectations were doomed to disappointment, as it was found that the chief result had been to place additional power in the hands of the upper and middle classes, while the position of the working classes was hardly improved. Discontent and the Chartist agitation were the results. The demands of the Chartists were very moderate, and many of them have now been granted by the ordinary means of legislation. After the repeal of the Corn Laws, and the improvement of trade and industry on account of the rapid extension of railways and other means, when the people had obtained plenty of work and food the agitation died down. Subsequent Reform Acts have largely increased the power of the working classes. Such Acts, however, are not ends in themselves, they are only means to an end, that is the improvement of the social condition of the people, and in the future it is to be hoped that this will be kept in view.

SANITARY LEGISLATION.

The Factory Acts were passed for the protection of workers engaged in particular industries, and had a great effect in improving their physical condition, but along for the demand for these Acts there arose another for the improvement of the sanitary condition of the whole community. At the beginning of the movement there was a considerable amount of activity on the part of the public, but it was carried on under a sense of the magnitude of the evils which all recognised rather than with a clear understanding of the proper remedies to be applied. The Public Health Act was passed in 1848, but at first it was administered with more zeal than discretion, and thus led to a reaction on the public mind. Gradually, however, public opinion was ripening on the subject, and scientific men were collecting a large number of facts and ascertaining principles, which led in 1866 to a great outburst of legislative activity in sanitary matters. This caused the appointment of the Royal Sanitary Commission which reported in 1871, and which has had a great effect both on legislation and administration. A lage number of Acts have been passed dealing with many details, and town and county councils have now very full powers in dealing with sanitary matters, and are displaying great activity regarding them, as it is now being generally recognised that the public health is a matter of public interest, and that its administration should be paid for out of public funds.

FREE EDUCATION.

Perhaps the most remarkable enactments of recent years are those which have made the education given in the public schools free from the payment of fees. One could have wished that they had been passed after due consideration of all that they involved, and not simply as a series of party manœuvres. However, a step has been taken which can never be retraced, but which must ultimately lead to further steps in the same direction. The Free Education Acts are the most distinct admission of the opinion that society does not consist of a number of isolated individuals, but that it forms an organic unity, each part of which depends more or less on all the others, and that it is to the public advantage that all should start life with a fair education.

OTHER LEGISLATION.

Our space will not allow us to enter into details of all the legislation which has had a great effect in modifying economic conditions. Among the most important may be mentioned the Poor Laws, the Mines Regulations Acts, the Truck Acts, the Shipping Acts, and the Employers' Liability Act. The Crofters Act (Scotland) and the Land Purchase Act (Ireland) are instances of direct interference in what is usually considered freedom of contract, and are feeble attempts at the solution of the land question.

STATE AND MUNICIPAL SOCIALISM.

The great extension of functions of the State and of municipalities which has taken place in recent years is one of the most characteristic features in the evolution of modern industry, and is likely to lead to most important results. The Right Hon. Joseph Chamberlain, in a recent article, spoke of it "as the result of a wise co-operation by which the community as a whole, working through its representatives for the benefit of all its members, and recognising the solidarity of interest which makes the welfare of the poorest a matter of importance to the richest, has faced its obligations and done much to lessen the sum of human misery, and make the lives of all its citizens somewhat better, somewhat nobler, and somewhat happier."

CO-OPERATION.

Another force which is destined to have a mighty effect on the future of society is co-operation, the ideal of which is the substitution of brotherly trust and association for the cruel force of competition, which results in waste of energy and lives. For an account of its development and present position reference must be made to the "Co-operative Annual" and other publications.

ARBITRATION AND CONCILIATION.

Both in this country and on the Continent, Boards of Conciliation and Arbitration of various kinds have exercised very considerable influence on social and economic conditions by smoothing over the difficulties which arise in connection with trade and industry. In France and Belgium the *Conseils des Prud'hommes* have been in existence for a long time and have done good service, while in some of the other countries of Europe and in America, Boards or Courts of Conciliation have been instituted with more or less success.

VARIOUS VOLUNTARY ASSOCIATIONS.

It would fill pages even to enumerate the various voluntary agencies of all kinds which more or less influence social and economic conditions, such as hospitals for different purposes, and philanthropic institutions and associations for every evil under the sun. These cannot by any means be dispensed with, but they are too often looked at in a wrong light. They are not ends in themselves, but only means to an end, and too often are monuments to neglected duties. Instead of increasing the number of these and swelling their subscription lists, personal work for the amelioration of society should be more freely offered. No one should be considered a good citizen who did not in addition to his ordinary work undertake some duty of a public or a social nature—in short, recognise that he was a member of society in the proper sense of that term, and not simply an individual unit fighting for his own hand.

IV.

ECONOMIC RESULTS.

In the two preceding chapters we have considered social facts and the influence of legislative and voluntary combinations upon them. In the present chapter we will somewhat change our point of view and try to ascertain how far economic conditions have been affected by modern industry and the modifying forces we have mentioned, but as has been already pointed out it is impossible to separate entirely the social and economic aspects of the different questions which arise, and therefore no exact line of division will be attempted.

METHODS OF MODERN INDUSTRIES.

When we analyse industrial methods we see that they ultimately resolve themselves into changes of position. In agricultural and chemical operations the molecular conditions of the substances are altered, in manufacturing processes the relative positions of the component parts are changed, while in commerce the materials are transported bodily. The three requisites for production are land, labour, and capital, with each of which there are connected many problems and conditions on which our space will not allow us to enter, but there are a few chief points which may be noted. From the very earliest period there has always been in almost all industrial operations a certain amount of division of labour, for even in the most primitive states of society the members were seldom in a position to supply all their own wants. In the domestic system of manufacture there was very often a simple division of labour among the members of the same family, but the craftsman was seldom or ever divorced from the artist. The fact that there were different trades of course in itself implied division of labour among the different members of a community, if there was not much among the members of the same trade. But it is only since the development of machinery that the division of labour has been such as to influence to any great extent economic conditions. Examples of this are so common that they need not be enumerated. To such an extent is division of labour carried that it very often seems to effect great changes in the mental and bodily constitution of the workers, and the various nerve centres seem to act automatically. This, if not carried too far, is an advantage to the workers, for little mental energy is required for the operations, and the brain is free and active in the intervals of work. But in some trades the division of labour is so great that both the minds and the bodies of the workers seem to become parts of the process, and unfitted to take an active and intelligent part in the general affairs of life. Looked at, however, from a productive point of view, division of labour promotes skill and dexterity on the part of the workers, and thus leads to increased efficiency and economy of cost and of the machinery employed, which is constantly used in turning out products for which it is specially designed.

ECONOMIC EFFECT OF EDUCATION.

EXTREME specialisation in any department, however, does not always mean increased efficiency in the highest sense of that term. A workman may very soon attain a great amount of dexterity in a very narrow range, but day by day he becomes less of a man and more of a machine, and consequently less able to take an intelligent part in the duties of citizenship. Moreover, his industrial position becomes more unstable, he may for a short time attain a higher rate of wages, but a change in the methods of manufacture or the invention of a new machine may render all his special skill almost entirely useless, and he is reduced to the position of an unskilled labourer. Modern machine industry therefore requires for its highest efficiency not only special manual skill, dexterity, and scientific knowledge, but also a good general education to improve the intelligence of the workers and overseers, as well as special technical education in the principles and practice of their work. It cannot be doubted but that Britain has been able to hold her own to the extent that she has done in the race for industrial supremacy from the fact that she got the start of her continental rivals by several generations, and that to a very large extent the industrial instinct has been "bred in the bone." It must also be admitted that these rivals, by taking advantage of the modern methods of education to which Britain has been, at least till within a very recent period, very indifferent, have made up a great deal of the distance they were behind us in many departments, while in others requiring special scientific and artistic skill they have surpassed us.

CO-OPERATION OF CAPITAL.

WITH division of labour, the economy resulting from the use of machinery, and the increasing skill, dexterity, and knowledge on the part of the workers and overseers, the consequences were the rapid growth of factories and other industrial organisations in size, and their increased specialisation in production. The development of the co-operation of capital sketched in the last chapter, especially that which resulted from the action of the Limited Liability Acts, was a most powerful factor in the evolution of industry, and no doubt the tendency will continue, for the economic forces in action cannot be resisted. In the large establishments the fixed charges of management, and in some cases the working expenses, are not very much greater than in the smaller factories, while the production is very much greater, and the proprietors can afford to obtain all the best specialised machines, or take advantage of the latest improvements in processes. They have also important advantages in their facilities for buying and selling, and in the transport of their goods. These economic advantages are of course to be found at their maximum in the large limited liability companies, trusts, and syndicates, whose organisers often claim that their action is both necessary and socially beneficial. That such combinations are useful to those who form them and to some sections of the community is not to be denied, but they only lower prices to serve their own purposes, and under the compulsion of the increasing supply. They doubtless dominate the trade in which they are interested, but that in turn is dominated by Nature, which supplies the crude material. The question to consider is—Is the power which they at present possess one which should be in the hands of private individuals for their own selfish purposes? Free competition is at an end, and the whole fabric of economic science requires to be placed on a new basis, for capitalism in its present form is negativing its own existence. It has been pointed out that it is in America that these great combinations have reached their greatest development. One of the highest legal authorities in the United

States, the Hon. Edward J. Phelps, recently American Minister in London, has described the abuses of trusts in his country, and his words should be carefully weighed by our statesmen. He says: "Great combinations of capital are organised to enhance unreasonably the prices of various necessaries of life, and to extinguish that fair competition in their production which is the safeguard against monopoly and extortion. A burdensome tax is thus laid upon all who have their living to earn, in order to swell unduly the profits of concerns already plethoric with wealth. And when courts of justice interfere against these conspiracies and declare them illegal, fresh devices are resorted to in order to evade the law and to continue the plunder of the public. In the financial centres also there are going on all the while fraudulent schemes which impoverish those whose small investments are the fruit of their industry, and the provision for their families, to the enrichment of men who through large wealth are able to control transactions. . . . Gradually, by one scheme and another, and by various expedients of management and mismanagement, the property of the corporation is absorbed or turned into indebtedness. The stockholders are plundered, while the wealth of the managers rises into the millions."* He then describes in equally striking language the political dangers through the influence which the trusts and corporations are able to exercise at election times, but into these our space will not allow us to enter.

EFFECTS ON INVESTED CAPITAL.

THE effects of new inventions and of industrial and engineering developments have generally been to render valueless a large amount of capital invested in the works which are superseded. Almost every manufacture might furnish examples of this, but the most striking instance is the Suez Canal, which profoundly affected many departments of trade and industry. The main part of the traffic to the East had been carried by sailing vessels which went round the Cape of Good Hope, and as such ships were not adapted to the Suez Canal an amount of tonnage estimated by some authorities as high as two million tons, and representing an immense amount of wealth, was virtually destroyed. But this was by no means the full extent of the change. The sailing vessels were displaced by steamers specially adapted to the work of the canal, and this stimulated the ingenuity of marine engineers to develop the marine engine, and led to a further loss of capital by making new engines necessary. The same process is going on in all the main ocean lines, for as soon as an advance is made by one all the others must follow or be left behind in the race. In every department of manufacture a similar result is seen; as soon as a work has been established, and beyond the range of mere experiment, other works of the same kind, with all the latest improvements, and consequently smaller amounts of capital, are put down, and so the process goes on. Of course the effect of all this has been, as we have seen, to break up and destroy the whole system of household manufactures which formerly prevailed, as well as the larger village industries in which every man and woman engaged was a skilled worker, and has compelled them into the large factories in towns, where every process is minutely subdivided, and where only sufficient intelligence is required to attend to the wants of highly developed machines. Great hardships have been inflicted on the workers by the displacement of labour owing to the introduction of new machines, or more effective and economical methods of production and distribution, and economists have too often reasoned as if both labour and capital flowed like water, and soon found new and fitting positions. A little observation might have shown them that the displacement of a skilled workman very often meant, if not economic death, at least "degradation," which is often a lingering death.

---

* "North American Review," May, 1891, p. 530.

EFFECTS OF RAPID MEANS OF COMMUNICATION.

The development of rapid means of communication by railways, ocean steamers, telegraphs, and other means has exercised most marked effects on the economic conditions of trade and industry, and has tended to place all competitors more nearly on the same plane. When means of communication were slow very often circumstances gave those who were on the spot a great advantage, but this has almost disappeared under the influence of the telegraph, and the process mentioned in the preceding paragraph has been very much accelerated. Rapid means of communication are destined to play a most important part in moulding the destinies of nations. It is almost certain that steam and the electric telegraph saved the United States of America from disintegration, when there was a serious risk of disruption not only between north and south, but also between east and distant west. They are rapidly becoming the means of rendering the distant parts of the British Empire portions of a homogeneous whole, and they will no doubt hasten the day when all nations on the globe shall form one common brotherhood. At present, however, we are a long way from that; but science has also taken hold of war, and is profoundly altering its conditions. The appliances of war both by land and sea are specimens of the highest developments of mechanical and chemical ingenuity, and seem destined to put an end to war by the terrible consequences which their use would involve.

ON SOCIAL AND ECONOMIC CONDITIONS.

THE LAND QUESTION.

For a good many years past we have heard a great deal about bad times with the farmers, and about the hardships, grievances, and discontents of the Highlands and of Ireland; but it is not generally recognised that the land question in Britain was started by James Watt when he devised his great improvements on the steam engine, and made the great resources of America, India, and other parts of the world available for the feeding of the population which was greatly increased by the development of manufacturing industry. Swift steamers have reduced the value of the best land in Britain to a little over that of the prairies of America and the plains of India, and the consequence is that large tracts have gone out of cultivation or been converted into deer forests, where for miles not a human habitation is to be seen, because land is now only cultivated for profit and not for use.

EFFECTS ON AGRICULTURAL RENT AND PRICE OF GRAIN.

It is very difficult to estimate the effects of machinery on rent and on the price of grain, as these were complicated by the results of continental wars and of the changes in tariff legislation. During the wars with Napoleon rents increased enormously, and as no corresponding increase took place in wages great hardship resulted to the workers, while the landed proprietors, like the factory owners, became immensely wealthy. After the war, rents and prices fell considerably, but not sufficiently to effect the necessary relief, and the first forty years of the century saw an increasing state of wretchedness among the industrial and agricultural workers. About the year 1840 the state of affairs became so bad that politicians were driven to do something to improve them, and then began in earnest a great deal of that legislation which we have sketched in the previous chapter. The passing of the Factory Acts and the repeal of the Corn Laws were two most important factors in causing an improvement. The landlords and the farmers thought their prospects very gloomy when the Corn Laws were repealed, but a great many causes combined to prevent their fears from being realised, at least for a considerable time. The great development which took place in all departments of industry, in the means of transport, and the appliances of agriculture increased the demand for their products, and the farmers on the whole did well up till about the year 1873. After that, however, a period of depression set in, and since then both the farmers and the landlords have suffered severely. Bad trade and bad harvests, which in themselves were sufficient to account for many difficulties, were intensified by the increased foreign competition, which arose from the great development of the foreign trade in cattle and grain, which was the result of improved steamships, and the application of machinery to large tracks of land in America and other countries. These have, in fact, levelled the impositions which were placed upon the country by a Government composed largely of landlords. Many farmers have been ruined, and at last landlords have had to submit to a large permanent reduction of rent roll.

POSSESSORS OF THE LAND.

Before the middle of last century political conditions which gave an overwhelming importance to the possession of land were leading to the gradual disappearance of the yeomanry. The great landowners gradually pushed them aside, and induced them to sell their lands and invest their money in a more profitable manner. The rapid increase of wealth among the manufacturing classes hastened the process, for those who succeeded were anxious to increase their social importance by becoming landlords, and were willing to pay high prices for the privilege. Even the old landlords are beginning to disappear and their places to be taken by those who have made money in trade, industry, or the stock exchange. The total area of the land of Great Britain and Ireland is given as 72,117,766 acres, and of this about four-fifths belong to about 7,000 persons, a body which could be accommodated in one of the large halls of the country.

EFFECTS ON THE VALUE OF LAND IN TOWNS.

Modern industry has been the direct cause of an immense increase in the value of land in towns. Land being indispensable not only for the performance of labour, but also for the labourers to live upon, those who have been fortunate enough to monopolise it have been able to make their own terms, and to get the advantages of all the improvements and developments which have taken place in industry and trade. This they do without requiring to exert themselves; they leave all to the law of supply and demand, aided by their own rapacity or that of their agents. The competition for existence sends up values and rents, and at the same time forces wages down to the lowest point at which the habits of the labouring classes will permit them to live and reproduce, and hence arise the dreadful social conditions which we have described.

ECONOMIC ASPECTS OF FACTORY AND OTHER SIMILAR LAWS.

Although it is not clearly recognised by the majority of people that free competition is at an end, and that therefore it is necessary to modify our economic ideas, practical politicians, in characteristic British fashion, have been passing laws which place restrictions both on capital and labour, the most important of which we have noted in the preceding chapter. These laws have had for their object the protection of women and children, and in some cases of workmen, and the improvement of their sanitary and social conditions. They were passed on the assumption that many of the conditions of modern society were the outcome of legislation in some shape or form, and that the efforts of individuals, especially of those who had benefited least by them, were powerless to resist them, and that therefore the legislature was bound to protect them against encroachments on their liberty of action. The economic effect of this class of legislation is generally supposed to have been the raising of the prices of the articles produced, and in some cases this is true, but to a much smaller extent than is usually imagined, for they have tended to improve the physical condition of the workers, and therefore to increase their efficiency. Even employers are beginning to recognise that low wages, insanitary conditions, and consequently workers in a low social scale, do not by any means lead to efficiency and economy, but that on the contrary profits are increased by the higher wages and improved social conditions of their workers.

ECONOMIC VALUE OF LABOUR ORGANISATIONS.

For these reasons many of the best employers now recognise the economic value of trades organisations, which enable the workers to put a limit to the unrestricted selfishness of individual capitalists or of combinations of capitalists. Individual workers are at a great disadvantage as compared with the employers. Starvation of themselves and their families on the one hand and the chance of a low wage on the other would always lead to the acceptance of the latter. Even less powerful reasons lead to the same result. Trades unions and labour organisations generally are undoubtedly beneficial to those who are directly connected with them, both in improving their social position and in raising their wages, but their effects on those outside of them must not be overlooked. The "degraded" workman, the low-skilled or the unskilled labourer find their positions more precarious in proportion to the increased regularity of the work which the unionist secures. The effect of all organisation, in short, is to increase the number of the residuum. "Organise or starve" is the law of modern labour movements, and the law of competition makes the elimination of the unfit a necessary means of progress. This brings us face to face with the problem—How to deal with the "unfit" in the industrial race? If humanity insists on a provision being made for those, does it also recognise the consequences of its action? The solution of this problem lies more in the field of social therapeutics than of economics, or the claims of labour.

STATE AND MUNICIPAL SOCIALISM AND CO-OPERATION.

THE economic effects of the public works and undertakings of various kinds carried on by the State and by corporations and municipalities are simply an extension of those of trades unions and other labour organisations. In all of them public opinion demands that the length of the working day shall be reasonable, and that the wages shall be sufficient to enable the workers to live fairly comfortable lives, and that the sanitary conditions connected with the work shall be such as to ensure a fair amount of health. And yet, with all this, it is generally found that the public is better and more cheaply served than they were when the works were in the hands of private individuals or companies, and when the position of the workers as regards financial, social, and sanitary conditions was very low. These undertakings are object lessons which ought to show the public that cheap labour is never economical labour, and that it is in the public interests when the conditions of the workers are improved. They also show that a large number of works of all kinds can be managed economically by the public in their own interests. Measures connected with sanitation, education, and many other movements intended to improve the whole body of the people, are combinations of State and municipal socialism, and economically they are of the nature of investments of which the dividends are to be found in the improved health, happiness, comfort, and contentment of the people. Co-operative productive works are in an economic sense intermediate between such State or municipal works and those managed by private individuals.

ECONOMIC POSITION OF THE WORKERS.

IT has been estimated by Mr. Giffen that while in consequence of the great extension of industry and commerce in Britain its wealth increases at the rate of 3 per cent per annum population increases only at the rate of 1·3 per annum. From this general statement we might infer that poverty would soon disappear from the country, but this inference supposes an equal distribution of the increase, which experience soon shows to be very far wide of the truth. Taking a survey of the past fifty years we find, no doubt, many improvements in the conditions of the working classes, but in all these matters it must not be forgotten that improvement is only a relative term, and that to arrive at the real position it is not sufficient to compare the income and expenditure of persons in the same trade now and at any former time, but we must also take into account the general position of all other classes. However, a few facts on the authority of Mr. Giffen will at least show one side of the subject. He makes out that during the past fifty years wages have advanced from 50 to 100 per cent, and that during the same time the hours of labour have been reduced on an average by 20 per cent, which is of course equivalent to a further increase. Moreover, the cost of living has diminished. Bread is 20 per cent cheaper on the average, sugar is 60 or 70 per cent cheaper, tea 75 per cent, and clothing 50 per cent. The price of fuel has diminished by one-half, while the means of lighting are infinitely better and very much cheaper than they were fifty years ago. On the other hand, house rent has increased in cost. The quality of the houses, however, has in many cases very much improved, so that the extra rent simply covers the extra expenditure. In short, statistics seem to show that under the present system, while the rate of interest on capital is constantly tending to a minimum, the rate of wages is no less steadily rising.

We have noted the increase of the savings of a section of the working classes as a gratifying fact, and satisfactory so far as those who have saved are concerned. When, however, we come to consider thrift or saving in its wider aspects we see that it fails utterly as an universal remedy for poverty, for if all saved there would be no advantage. The saving of money of course means abstaining from the purchase of commodities, and this at one and the same time causes a lessened demand from the manufacturers, and consequent want of work for the employés, and a diminution in the quantity of money in circulation, with a tendency to lower prices. The money which is saved is employed by capitalists to increase production, so that the saving workman is helping to increase the difficulties which are constantly arising from periods of over-production and corresponding depression.

DISLOCATIONS OF INDUSTRY.

THE uncertainty of employment arising from these dislocations of industry may be looked upon as the root evil of the present industrial régime. Labour is becoming so subdivided, commerce so extended, and the forces which influence it so various, that the demands on manufacturers are annually becoming more varied and capricious, while the industrial machine is becoming more sensitive. Dislocations are in consequence becoming more frequent, and every year they propagate their effects not only sooner but also over a wider area, and their effects are intensified by the reckless speculation which is now so common in every department. Their chief economic effect is what General Walker calls the "degradation of labour," meaning by that the reduction of the labourer from a higher to a lower grade.

THE SWEATING SYSTEM.

FACTORIES are very often bad enough, but the circumstances which often attend home-labour are a great deal worse. The process of "degradation" goes on with increasing rapidity, and we have all the horrors of the "sweating system," into the details of which our space will not allow us to enter.

ECONOMIC POSITION OF WOMEN AND CHILDREN.

THE position of women and children is inextricably bound up with the industrial problems which are now pressing in all civilised countries for solution, and it has a most important bearing on the subjects which we have been considering in the preceding pages. In its present unorganised condition, the labour of women and children very often not only leads to the reduction of wages to the starvation point, but also to the "degradation" of men's labour and to sweating in its worst forms.

POPULATION.

THE economics of the population question is a large subject, and we can only touch upon it. Malthus no doubt was correct in his reasoning, but his practical conclusions were of little value, as the data of the past differed so materially from those which followed the publication of his essay. He could not of course foresee the inventions and discoveries which enabled Britain practically to annex many other parts of the world, not only for the supply of food for the rapidly increasing population, but also to send the surplus of that population to cultivate new countries and to extend British influence over the world. Population in Britain has increased far beyond the limits thought possible by Malthus, and as a whole it has not outrun the means of subsistence, and almost one hundred years after the appearance of Malthus's celebrated essay we do not by any means find that population treads closer in the wake of subsistence than it did in his day, for while it has greatly increased wealth has increased still more, and improved mechanical appliances have enabled us to draw food supplies from all parts of the world. But conditions are rapidly changing, and we have no more new continents such as America and Australia specially suited for occupation by our surplus population, so that while we need not proclaim ourselves Malthusians it cannot be disputed but that this country is approximating to the conditions which make the conclusions of Malthus correct. It cannot be doubted but that we have a population question which can only be solved by proper attention being paid to individual and social welfare, and by taking advantage of all the resources of science and industry.

ON SOCIAL AND ECONOMIC CONDITIONS.

LABOUR AS A LEGISLATIVE POWER.

In all ages the dominant class in a country has always profoundly affected legislation in its own favour. Until very recent times the Government of Britain has been administered by opulent landowners and successful traders, who did their best to depress the conditions of those who lived by labour. When we consider that with the present state of the suffrage, if the workers clearly realised the extent of their own strength, and recognised that if their power were properly organised and combined it would be so overwhelming that their demands would either be peacefully granted by all Governments, whatever they might call themselves, or if they refused they could be extorted by force, we see at once how they might shape the institutions of the country to suit their own purposes. Hence the necessity for all classes uniting their action in assisting to guide legislation into proper channels, and thus securing that future legal enactments shall be based on grounds of equality in the administration of the civil rights of the people. Our educational institutions might do much more than they do in shaping the destinies of the nation, and in educating the future citizens in the rights and duties of citizenship.

ECONOMIC VALUE OF RELIGION.

We have seen that the social results of the religion *we practice* are very great, but not always for good. The social results of the religion *we profess* would be the solution of the difficult problems with which we are now confronted. Religion is therefore a distinct and permanent economic force of the highest order, and any system of politics which omits it must be considered as radically defective and unsound. A man with a high ideal of duty is a most effective social and economic force, and in a community of such men social problems simply could not exist.

SUMMATION OF ECONOMIC EFFECTS.

The economic results of machinery and of new inventions in arts and discoveries in science may be summed up by saying that they have concentrated the means of production in the hands of a limited class, and at the same time they have divorced the great body of the workers from land and capital, they have caused great changes in the rate of production and methods of distribution of agricultural and manufactured products, they have tended to produce an equalisation of economic and industrial conditions, and have thus profoundly altered the whole system of industry and commerce. That system is still competitive, but in many departments it is no longer free competition in the sense in which it was understood by the earlier economists, but is limited and restricted in many ways. The capitalists are restricted to a much greater extent than they were, and so are the workers, while the field of competition has been very much widened, although the power of the capitalists on the whole has increased. Our trade and commerce depend not only on the wants and demands of this country, but practically on those of the whole world, and on the selfish action of speculators. In the absence, therefore, of any rational system of distribution we have alternate periods of over-production and depression, accompanied by great dislocations in industry, and consequent hardship to both employers and workmen. Both capital and labour are often rendered useless by the developments of inventions, so that we are driven "in the last analysis to see that there is no such thing as fixed capital, that there is nothing useful that is very old except the precious metals, and that all life consists in the conversion of forces. The only capital which is of permanent value is immaterial, the experience of generations and the developments of science."* We have seen that capitalism tends to negative itself, and even that the development of the appliances of war may put an end to war. These, however, are only special cases of a more general law. In science every improvement or discovery tends to nullify all that preceded it both in theory and in practice, so in industry the continued progress of invention and the extension of commerce tend to destroy the advantages of those who were first in the field, nay, even to place them under disadvantages as regards appliances and methods.

EFFECTS ON TRADE IN THE FUTURE.

What is true of individuals and of companies is also true of nations. The natural advantages of Britain, especially as regards the abundance of raw materials required in the manufacture of machines, coupled with the energy and ability of the British merchant and manufacturer and the fact that they had the start in the race, enabled this country not only to attain the industrial supremacy of the world, but also in a sense to annex the products of all the other countries. Now, however, these special conditions are disappearing, our coal and mineral supplies are being rapidly exhausted under the régime of unrestrained capitalism, and other countries are developing their resources. Means of transport and communication are being extended in all parts of the world, while the electric telegraph flashes orders with the rapidity of lightning. Practically the world has been shrunk to very small dimensions, and it is impossible for large fortunes to be made without attracting competitors, and thus profits are lowered all round. Hence the rings and syndicates of which mention has been made, and which all have had their origin in the modern development of machinery and scientific appliances. This development has to a very great degree nullified the reasons why the raw materials from all parts of the world should continue to be sent to a small out of the way country like Britain, to be returned or distributed in a more or less ugly and adulterated condition. The younger generation must therefore look forward to the time when the centre of magnitude of the world's industry and commerce will be much nearer newer countries than heretofore, and also when the conditions of that industry and commerce will be very different from those which at present exist. It would be well that this prospect be clearly recognised, and provided for as far as that is possible.

---

* Edmund Atkinson.

EFFECTS ON ECONOMIC THEORY.

THESE considerations show us that economics, like all other sciences, must necessarily be progressive. The development of machinery has caused a revolution in conditions, and consequently has rendered it necessary to reconstruct the whole fabric of economic science on a new basis. We must clear our minds, therefore, of all preconceived ideas of the laws of economics, or the principles of political economy as they are usually styled, and when we hear it stated that certain proposals for social reform are bad, because they are contrary to those principles, we ought to understand that that only means that they are contrary to the postulates which have been assumed by the writers on the subject. Unfortunately these have too often made political economy a mere matter of chopping logic, and the result has been a crude metaphysic which gives a very artificial and erroneous account of life. As I have pointed out, every science worthy of the name is founded on observation and experiment, and if the study of economics is to be anything more than a matter of intellectual gymnastics, it must take into account the forces which are continually tending to change economic conditions, and it must modify its postulates so as to bring them into agreement with actual facts. We ought to remember in every instance that "economic theories adapted to a civilisation midway in its development cannot apply equally well to civilisation at its present maximum. We need an economic science adapted to steam, or more accurately to an intensified social activity. The system of Adam Smith has advanced, but not sufficiently; and what is lacking is more than the trivial adaptations sometimes attempted; it is undetected principles."* In my opinion it is even something more than that, it is a new ideal of the methods and objects of life. Like John

---

* Clark. "The Philosophy of Wealth," p. 21.

Stuart Mill: "I confess I am not charmed with the ideal of a life held out by those who think that the normal state of human beings is that of struggling to get on; that the trampling, crushing, elbowing, and treading on each other's heels, which form the existing type of social life, are the most desirable lot of human kind, or anything but the disagreeable phases of industrial progress."*

THE FUTURE OF SOCIETY.

It seems probable that in the society of the future there will be a very considerable admixture of individualism, trade-unionism, co-operation, and State socialism, and that there is not only room for all but also that all are necessary. The socialisation of industrial enterprises both by municipalities and the Government is going on at a sufficiently rapid rate, and it seems impossible to place any limit upon it, and of course these works are only a highly developed form of co-operation. There will, however, always be fields of activity into which these bodies will not care to enter, and which may be occupied by co-operators apart from the State either central or local. But whatever the organisation of labour, there will always be the need for trades unions to urge the claims of the workers in the different departments of industry, for the time when all will have the same hours and the same rate of wages is still in dreamland, and even in an ideal society the nature of the work would determine the length of the working day, which of course is only another way of determining the wages. A good many socialists and trade-unionists still denounce both co-operation and profit sharing. They fail to see that the chief hindrance to the success of their own proposals lies in the mental and moral unfitness of all classes of the community for anything approaching a socialistic régime, and they discourage the only systems which are fitted to develop the needed capacity. It will likely be found that co-operation and socialism are but phases of the same movement, and that the advocates of the former are content to proceed by the slow process of evolution, while those of the former would attempt a revolution. A "Fabian" policy, however, is now being recognised by many socialists as the proper one to adopt, and from this point of view co-operators are socialists. If, therefore, instead of taking a one-sided view of the matter, as is often done, it were looked at in a broad and comprehensive manner it would probably be found that the solution of the labour question is in a harmonious working together of individualism, trade-unionism, co-operation, and State socialism, which would evolve a state of society in which all our present social problems would be solved.

---

* "Political Economy," Book iv., chap. vi.

THE RICH RICHER, AND THE POOR POORER:

AN ESSAY ON THE DISTRIBUTION OF WEALTH.

BY GEORGE HOWELL, F.S.S., M.P.

WE have recently heard a good deal about "the rich being richer, and the poor poorer," and yet no one seems to know when, where, how, or by whom the phrase originated. Many persons appear to have adopted the expression as though it embodied gospel truth, without stopping to inquire into the genuineness of the article. Indeed some even suppose it to be a Biblical text, and as such to be accepted as veritable truth. The persons who use the expression look almost with wonder at those who hesitate to accept the phrase as the embodiment of an undoubted fact. So convinced are they, apparently, that they make no serious attempt to support the accuracy of the hypothesis enshrined in their dogma, by any appeal to facts; and yet those who dissent from it are regarded as enemies of progress, or at least as doubtful friends, because forsooth these interpose some objections to the somewhat wild theories which the preachers of that doctrine advocate, as the real panaceas for all the ills that flesh is heir to, socially, economically, and industrially. Is there really any particle of truth in the assertion that the rich are getting richer, and the poor becoming poorer? Does the expression contain even half a truth, which, as Tennyson has explained, is so hard a matter to fight? Or is it a pure invention, a flower of speech, a striking poetic hyperbole which catches the fancy of the untutored and unthinking multitude, and passes current for the sterling coin of sober truth, the outcome of thought, matured by experience and reflection? If there be any truth whatsoever in the expression—what has been the net results of long centuries of Christian preaching, of legislative action, of intellectual culture, and of what is called the social progress and material advancement of the people? Naturally, therefore, one is inclined to ask what amount of truth, if any, is there in the expression: "The rich richer, and the poor poorer."

The answer in all cases must be partly historical, and partly deductive; but in all cases it must needs be a matter of comparison, the present with some past period or periods, near or remote. Moreover, the standard of comparison must be fixed upon some definite basis; but what that basis should be appears to be purely a matter of speculation or opinion, varying in all cases according to the standpoint of the individual forming a judgment, or expressing his views upon the subject; and to his knowledge of the facts of economical, industrial, and social history, and the general condition of the people. It is very difficult to ascertain in what sense the expression—"the rich richer, and the poor poorer"—is used, or what is intended to be conveyed by the speaker or writer using it. Does it mean that the rich have more actual wealth in the shape of money or possessions to-day, as compared with the poor, than in former times? Or does it mean that the rich enjoy increased luxuries as compared with the condition of the poor in former periods? Or does it mean that the rich have greater social advantages in comparison with the poor at any given period? Or does it mean that the poor have fewer comforts now than they enjoyed at any previous period? Or does it mean that the relative condition of the rich or wealthier classes has improved in a greater ratio than that of the poorer classes of the community? In the absence of any very precise notion as to the exact meaning of the expression, or what the phrase is intended to convey, it is necessary to consider every possible phase of the question, in order to test its accuracy, as a description of the social status of the rich and poor, at distinctive periods. For this purpose the review must necessarily be wide, so that nothing important shall be excluded from its perview, either as regards particular trades, groups of industries, or individual cases, as representing, in the aggregate, all sections of the industrial population, and of the wealthier and the well-to-do classes.

In order to understand every aspect of the question, and to be able to ascertain whether there is any actual foundation for the statement that the rich are becoming richer and the poor poorer, and if so what figment of truth there is in it, the relative position of the classes and the masses, at specific periods and generally, must be examined and compared. The easier way will be first of all to ascertain, as far as may be, what the actual condition of the poor was and is; this will constitute a basis of comparison, by which to test what the relative position of the two classes or sections of the people has been and is, as regards poverty and wealth, to each other. Let us therefore see what the condition of the English poor has been throughout our history, in so far as it is practicable to do so. To become poorer there must have been some positive standard of comfort or prosperity, at some time or other, by which to compare the present with the past; and that condition must have been superior to the present, if the phrase has any meaning in it of any kind. It will then be comparatively easy to compare the condition of the rich with the poor at the same or similar periods. The historical review must necessarily be brief, because the space allotted will not suffice for a complete survey of the history of the working and the richer classes, nor is that the object of this essay. Where, then, are we to begin the survey? Which is the period of positive prosperity with which to compare the present? Upon what authorities are we to rely? Lest any period should be overlooked, or the taint of suspicion should attach itself to any period selected, the review must extend back over many centuries. But it is essential that a distinction should be made between any exceptional period of prosperity, and the normal condition of the people, even at that period. If the phrase has any real meaning it must refer to the normal or general condition of the people, and not to a mere spurt of prosperity—of higher wages and better conditions.

I.—THE SOCIAL CONDITION OF THE PEOPLE.

SOME persons seem to have a dim notion that the masses have receded from a position of comfort to a condition of abject poverty. These point to what they call "the good old times," but, when pressed to define the period, their history is lamentably at fault; they have no facts by which to support their theories. Others deplore the past and the present, exclaiming with Pope: "Man never is, but always to be blest." Just as we have those among us who believe that everything existing is for the best, the optimists; while others, the pessimists, think that everything existing is the worst that can possibly be. But neither optimist nor pessimist can destroy facts, although they may ignore them. The one may put on a cheerful face, and exclaim that this is the best of all possible worlds, while the other may look doleful and melancholy and grumble at all and sundry. But things are not always what they seem to the individual imagination of the beholder. The true test of prosperity or adversity is not the individual, but the nation as a whole, or such proportion of the entire people as may participate in the prosperity, or suffer the adversity, as the case may be. Instances of great affluence and wealth, and of dire poverty and distress, seem to have existed side by side in all ages and nations. The gulf between the two is immeasurable, and the redundancy in the one case is no set-off for the insufficiency of the other. Nay, it becomes all the more painful to witness pinching poverty side by side with enormous wealth. The contrast increases as the people become more and more educated, for education has a tendency to level up in all that makes the man, as distinctive from the mere animal. The Acts of enfranchisement, which of late years have elevated the workman to the position of a citizen, have accentuated the difference between the very rich and the poor, because the dividing line in matters of State has faded into shadow. Nevertheless the material or social distinctions remain to remind us of the existence, side by side, of great wealth and direst privation.

THE RICH RICHER, AND THE POOR POORER.

(*a*) *The Earlier Centuries.*—The general condition of the people during the five centuries preceding the present century, 1300 to 1800, is more or less a matter of conjecture. Historians did not stoop to such trivial matters as the "annals of the poor." But we get glimpses of the condition of the masses by various side lights, some of which throw a lurid glare upon the darker shades of the picture. The chief authority as regards the economical condition of the working classes during the five centuries referred to—1300 to 1800—is the late Professor James E. Thorold Rogers, whose excellent work, entitled "Six Centuries of Work and Wages," is well known, and deservedly popular. It is no doubt generally reliable in all its main facts, and sound in most of its conclusions. Still, other facts have to be taken into account, with especial reference to the thesis under review, and these will show that England was no land of Goshen for the labouring population in any of those centuries. Arcadian simplicity and happiness, with a bountiful supply of all good things necessary for the sustenance of life, did not exist, except in the imagination of the poet, for the toiling poor. Prior to the fourteenth century the labouring population were serfs or villeins. To what extent they fared sumptuously at their master's table, or in the servants' hall, is not quite clear; doubtless some had indulgent masters, just as the slaves had in the South American States before the abolition of slavery. But St. Clares were the exception in both cases. In the case of the labourers it was serfdom; and the best evidence of the galling character of that relationship, between the rich and poor, is the fact that the latter sought to rid themselves of it as speedily as possible. This was only gradually effected. That serfdom terminated with, or about, the end of the thirteenth century. In the early years of the fourteenth century we see the first-fruits of their freedom from villeinage.

There grew up side by side, as it were, the free handicraftsmen of the towns, and the free labourers in the villages. That the condition of neither of these classes was considered by them to be satisfactory is proven by the efforts they made to improve that condition during long centuries. There was not, at that time, the same broad distinction between the artisan and the labourer which has since grown up, except possibly in London, Norwich, and a few other towns; for the craftsmen often took part in agricultural work, either generally, or at certain seasons of the year. The famines in the early part of the fourteenth century were such that the families of the labouring population suffered great privations, their numbers being considerably thinned by starvation. The diminution of their numbers caused a rise in wages, some say of 20 per cent. Then, just before the close of the first half of the century, in 1348, came the Great Plague, when the poorer classes were still further thinned, with the result that scarcity of labour again sent up wages. But the mere fact that such large numbers succumbed to famine and sickness shows that the condition of the poor was miserably bad. The general rise in wages at that time is estimated to have been 50 per cent, and in harvest time 60 per cent. But, first of all, the Proclamation of Edward III., in 1349, and the Statute of Labourers, giving it the sanction of law, in the year following, prevented any lengthened enjoyment of the great advance in wages above alluded to. Moreover, if wages rose, the price of commodities rose also, so that the advance was not all clear gain. But there was a net gain, and it continued for a long period, notwithstanding all the efforts of the Legislature to deprive the workmen of accruing advances, caused by economic conditions. The owners of large estates suffered a loss, and the event gave rise to the tenant farmer and the yeoman class of cultivators.

The peasants' revolt, in 1381, shows that the then condition of the peasantry of England was not such as to satisfy them. The collection of the poll-tax was but the nominal cause of the revolt; the real causes had been operating for a long time, the crisis was but precipitated by the oppressive way in which the levy was collected. Wat Tyler's promises show that there were underlying causes; seething discontent was general, it needed but the pretext for its breaking forth in open rebellion. The manner in which the followers of Wat Tyler were dispersed is an evidence of the abject condition of the people. There were neither the physical courage nor the moral stamina of brave, well-fed men, in the tens of thousands who rose in revolt, from Scarborough to Kent and Devon. But the rising produced beneficial results, and ended in bettering the condition of the workers. It is usually contended that, from that date till the end of the fifteenth century, was the "Golden Age" of the English labourer, then the poorest of the workers. Food, we are told, was abundant, and wages were amply sufficient. The wages of a labourer before the Plague were £2. 7s. 10d. a year, on an average, including the labour of his wife and child; after that event the average rose to £3. 15s. a year, while the cost of living was only £3. 4s. 9d. An artisan would get £3. 18s. 1½d. before 1348, and £5. 15s. 7d. after that date. These rates, it is asserted, left him in a comfortable position. An arithmetical calculation has been made which seems to show that there was a margin of comfort above the bare necessaries of life. But the standard of living was low; the ordinary hardships of life were greater than now, the risks more numerous, and the state of the dwellings was such that the population was often thinned by disease and death, due partly to the dwellings, partly to the food, and partly to the privations endured, in certain seasons of the year.

The glorified condition of England at, or towards the close of, the fourteenth century, which is described as being wealthy and prosperous at the dawn of the fifteenth century, has reference for the most part to the growth of the middle classes; and also those of the handicraft class, who had wrested the power from the grip of the Merchant Guilds. That wealth abounded is most true, for commerce had made merchants rich, and manufactures had developed to an enormous extent, all over the land. But the numerous laws against vagabonds, which merely meant men who travelled in search of work, and better conditions of employment, show that there was a large fringe of indigent poor, in addition to those whose poverty was relieved by alms, and out of Church revenues, and by the Craft Guilds of the artisan or handicraft classes. That the condition of the poor became worse in the reign of Henry VIII. is certain, because the old methods of relief were closed, the lands being confiscated, and the revenues and property of the religious institutions and guilds seized, whilst no new methods of assistance were instituted. In point of fact, the closing of the monasteries and other religious houses seems to have made known the fearful state of poverty and indigence which had, as it were, accumulated, and were then existing. An early writer has said that those religious houses "vomited forth" a mass of persons without means of subsistence, rendering absolutely necessary the enactment of the Poor Laws in subsequent reigns. The acre and the cow, with a cottage garden and the right of usor of the common lands, then so extensive, were advantages not possessed and enjoyed by all the people, but by some only of the people; and the supposed margin of wages, over and above the cost of living, was, at the very best, but narrow and illusory. Wages were adjusted to the cost of provisions, by those who paid the wages, and they took care that the idle and sturdy vagabond, which often meant the independent labourer, should not be in a position to make too good a bargain for his labour, lest the farmer and the landowner should be thereby inconvenienced in harvest time, and their yearly profits be reduced by the higher rates paid for labour.

(*b*) *Henry VIII. to the Revolution.*—That the condition of the working people was sad in the extreme during the reign of Henry VIII. is beyond doubt. In fact, the nation only began to realise the extent and acuteness of the poverty then existing when the usual channels of relief were closed, or diverted. During his reign 72,000 "rogues and thieves" were hanged, besides other malefactors. This was at the rate of 2,000 a year, for the entire period of thirty-six years. The number in proportion to the then population was enormous, in addition to which thousands must have died of starvation. The state of the nation was such that compulsory relief was resorted to, in order to feed the hungry and support the aged and infirm. Under Queen Elizabeth the Poor Laws were instituted; regular contributions were exacted, and more methodical modes of relief were organised. But even in her reign from 300 to 400 a year were hanged for small thefts and robberies. Branding with hot irons was common, and punishment in the "stocks" general, in cases of vagabondage. Moreover, begging was licensed as lawful, under certain restrictions, throughout the reigns of Henry VIII., Edward VI., Mary, and Elizabeth. During the reigns of the Stuarts, and of the Commonwealth times, there is not sufficient evidence to show that the condition of the people generally had greatly improved. Indeed, the presumption is quite the contrary. Troublous times are not advantageous to the masses of the people; and there was a succession of turmoils from the close of the reign of Henry VII. to the close of the reign of James II. During this period of nearly 180 years, 1509 to 1688, the contests for ecclesiastical supremacy, and political ascendency, were fierce, continuous, and devastating to the nation at large; but the full force of these struggles was less felt by the wealthier classes than by the poor. In the glamour of war, and in the bustle of contending factions, we see in bold relief the issues, and the failures and triumphs; but we hear little of the misery, wretchedness, privation, and want in the cottage. The suffering was in the hovel, hidden from view, like a sick dog in a kennel, while the pack was in full chase on the hill-side, or in the valley. No bright spot of general prosperity for the poor can be discovered during the long period under review, however glorious from an historical point of view.

(c) *The Revolution to the Union.*—The very small progress in population from the death of Harold to the accession of William of Orange is shown by the fact that the total population at the date of the Revolution was only 5,500,000 persons, according to the generally accepted estimate of Mr. Gregory King, of whom 140,000 were soldiers and seamen, and 30,000 vagrants, and at least 750,000 indigent poor. The computations of population, of the actual pauper class relieved and of the cost of relief, differ, but the total number relieved ranges from 563,964, the minimum, to 1,250,000, the maximum, during those 112 years, or from 9·4 to 11·3 per cent of the population. The cost of relief is variously given, from £819,000 in 1698, to £3,861,000 in 1800. In 1751 Mr. Alcock states that the average for four years was £3,000,000 a year, and Lord Kaimes gives the same figures for 1773. But, making all allowance for an excess in those estimates, all agree that the state of the nation was deplorable in the extreme, that wages were low, work scarce, provisions dear, and that the rates and taxes impoverished the whole people. One fact alone will show that poverty was general and acute, namely, that the plea put forward in favour of the inclosure of waste lands was that there was the greatest difficulty in finding food for the people. Some may have used this argument for selfish purposes, but no one will accuse Sir John Sinclair of any such motives; and he was the chief promoter of the Inclosure Acts, towards the close of the eighteenth century. There was undoubtedly a difficulty in feeding the people at that time, although the total population was sparse, and its growth slow, as compared with recent years. Had not the population been continually thinned by wars, by disease, and by famine, the difficulty would have been greater, under the then fiscal policy of the country. Everything was taxed to the utmost, and everything was dear by reason of that taxation, and the meagreness of agricultural cultivation and production. At no period during this 112 years were the people in a state of even comparative prosperity. The able-bodied were drafted to the wars, the workers were ill-paid and oppressed; the pauper poor were treated worse than ownerless dogs. Discontent was suppressed by cruel laws, and the hunger riots which occurred were put down with relentless force and condign punishment. When, in those "good old times," were the people prosperous? Echo answers—when?

(*d*) *The close of the Eighteenth Century.*—It was only towards the close of the eighteenth century that any real thought was given to the condition of the poor. Attention was directed to them by the mighty outburst of the French Revolution. The governing classes of this country saw the uprising of the masses in Paris, Lyons, Marseilles, and other large towns in France, and trembled with fear. It was an awakening of the people such as had never before been witnessed, and its influence vibrated throughout Europe. The working classes of England sympathised with the movement, when they dared not openly to express it. Those of the growing middle class who were favourable to reform and progress espoused the cause of Republican France, and even a few of the patricians patronised it. The Crown and the Court, terrified with the excesses of the Revolution, and fearful of its pervading consequences, leagued itself with the tyrants of Europe to crush the movement. The crowned heads of Europe were successful; but all countries paid a high price for the victory. England lost many thousands of her brave sons, and loaded herself with a debt of crushing magnitude, which weighs heavily upon us, even to this day. The dire effects of those wars were felt for many years, but especially down to the Peace of 1815, and less severely down to 1820. In the closing years of the eighteenth century the nation was almost in a state of collapse. The American War of Independence, the continental wars, the taxation, the dearness of provisions, the scarcity of employment, the low wages, and the long hours of labour, brought the people to a condition of absolute starvation and hunger revolt. The factory system had developed and extended, but the condition of the factory workers was such that the pity of Parliament was implored to afford some relief. Young children were employed in factory and mine at an age when they ought scarcely to have left the maternal lap. Women, young girls, and men worked in the mines, in nearly a nude state. Starvation on a large scale was only averted by the efforts of the "Society for bettering the condition of the Poor," while the rates for their relief were such as to impoverish trade, and starve agriculture. The masses had sunk so low as to be characterised by Burke as the "swinish multitude." In 1800 the lowest level was reached, the records of that year being full of sickening accounts of destitution, of incipient revolt, and of relentless attempts to crush out the life-spirit of a "free people."

(e) 1801–1820.—The dawn of the nineteenth century gave no indication of any improvement in the condition of the masses, and the "pauper class" was equal to one in eleven of the entire population. Indeed, at that time, the state of the nation was such that it was recognised as being really alarming, even by the governing classes. Nor was there any considerable advance made in the path of amelioration during the first two decades of the century, the twenty years from 1801 to 1820. Let us look a little closely for a moment at the then condition of England's poor, the toiling masses who laboured that they might live, or rather eke out a bare subsistence. During the first year of this century, bread was at famine prices, the poor not being able to obtain wheaten flour at all, and even the well-to-do had to curtail its daily use. The price of the quartern loaf averaged 1s. 4½d. all the year through. In March, 1801, it reached 1s. 10½d., but it fell to 10¼d. on November 5th, only for a short time. The average price during the first six months was 1s. 7½d. the 4lb. loaf, and during the last six months 1s. 2d. How was it possible for the poor to get wheaten bread at such prices? The consumption of bread was even circumscribed and limited by Act of Parliament, and the Royal Family passed a self-denying ordinance as to the amount of bread to be used in the Royal household per day. Wages during that time were low, and employment was scarce and precarious, so that the condition of the wage-earning classes was reduced in all ways, even to the verge of starvation. Bread riots broke out in various places, and seething discontent verging to revolt was to be found everywhere, the people being only kept down by the constabulary and military forces of the country, under a set of barbarous laws, administered with unmitigated cruelty. Such was the state of the nation in 1801, and in general such it continued, though in a less acute form, for the ensuing twenty years. The wars with France, Spain, Russia, and the American War, kept up the prices of provisions, disorganised

trade, and interfered with employment, the population being only kept from insurrection by the enormous drafts of the younger men for the Army and the Navy during those wars. In one year, 1807, there were 824,180 men under arms, many of whom, who had escaped slaughter in the wars, became paupers when peace was proclaimed, while others had to be relieved by public charity. Some fortunes may have been made during those sanguinary wars, but the nation was impoverished.

(*f*) *1821–30.*—The sufferings of the people, the low wages of the workpeople, the long hours of employment when at work, the uncertainty and scarcity of employment generally, and the growing opulence of the middle and trading classes, all separately and combined, evoked a good deal of outspoken discontent, and led to organised movements with a view to some mitigation of the suffering, if not for specific amelioration in the condition of the poor. It was during this decade, more particularly, that social discontent led to political action and combination among the masses. Previously, being without votes, the working classes cared very little for, and took little part in, purely political questions or movements. They knew very little of political parties, or contending factions in the State. They saw that Whigs and Tories were but political party names for different sections of the governing classes, neither of whom really cared much about the condition of the people, their contentions being mainly as to which party should occupy place and power, with all the privileges and emoluments attached thereto. Even the trading classes were, for the most part, non-voters, representation being a sham and a fraud. But the bid of the latter for a share in the representation, and for influence in the Government of the country, caused them to welcome "popular support," if not by vote, by demonstrations at the hustings when others voted, and by such pressure of public opinion as meetings could bring to bear upon the Legislature. The first-fruits of that bid for "popular support" was the repeal of the Combination Laws, in 1824–1825, a decided step in advance, and fraught with far-reaching consequences and benefits to the working classes. But we look in vain in the records of that period for any distinctive policy as regards the poor, either in the speeches in Parliament, at public meetings, in the proposals for reform, or in the pamphlets relating to the subjects of immediate interest to the people. But the facts, in so far as they are ascertainable, concerning the condition of the poor disclose a state of things which indicate, where they do not distinctly state, that the masses were in a wretched state of perpetual poverty, bordering upon pauperism; and that their condition, socially and industrially, and not less so intellectually and morally, was distressing, woeful, and appalling. During the last three or four years of the decade there was a depression in trade which intensified the suffering, producing acute distress and suffering in all parts of the country.

(*g*) *1831–40.*—The awakening of the people in connection with the agitation for Parliamentary Reform, and the debates that ensued on the Reform Bill in 1831–32, only indirectly indicate what the condition of the poor was at that period. The agitation itself was an effort to obtain political power; but underlying it was the hope, and also the determination if possible, that it would lead to the improvement of the condition of the poor. The attitude of the workers in that movement shows that their condition was intolerable, so much so that they were prepared to risk even bloodshed in order to effect some improvement. Peaceable working people will not, as a rule, run that risk, except under the pressure of privation, of oppression, and of injustice. These elements were all present, in one form or another, in those years, and they gave nerve and power to the political uprising of the masses. Special attention was directed to the state of the poor by the proposals to amend the Poor Laws early in the new Parliament, after the passing of the Reform Act, and during the debates upon that measure in 1834. The policy of the measure was vehemently opposed by many eminent men at that date, both in and out of Parliament, but subsequent experience has shown that the principle was sound in the main, even if defective in its extent and application. The effect of the Act of 1834 was first manifest in a reduction of expenditure, from £7,036,968 in 1832, or a total payment of 9s. 11½d. per head of the whole population, to £5,526,418 in 1835, the first year after the passing of the Act, or a saving to the ratepayers of £1,510,550, or 27⅓ per cent of the total expended in 1832. The saving was even greater in proportion, allowing for increase of population. The practice of paying the wages of labour partly out of rates levied for the relief of the poor was unjust to the ratepayers and injurious to labour, because wages were thereby kept at a dead level. The Act put an end to this. Pauperism was bred, maintained, and perpetuated under such a system. It needs but a cursory acquaintance with the industrial and social history of the decade to understand that the condition of the poor was deplorable, and that self-help was next to impossible. The story of the Dorsetshire labourers, and their transportation for joining a trade union, is evidence of this. But Acts were passed tending to amelioration such as Factory Acts, Friendly Societies Acts, and others for the relief of merchant seamen, chimney sweepers, Weights and Measures Act, and abolishing the horrible practice of hanging the bodies of criminals in chains.

(*h*) *1841–50.*—The Reports of the Royal Commission, appointed on the 4th of August, 1840, "to inquire into the employment of the children of the poorer classes in mines and collieries, and the various branches of trade and manufacture," which were published in 1841 and 1842, directed attention to the condition of the people generally, as exemplified in these reports. And the disclosures of the Poor Law Commissions, appointed "to inquire into the sanitary condition of the labouring population of Great Britain," together with other inquiries at that date, made a profound impression upon the public mind, and especially as regarded the danger to the health of the community when the insanitary state of the country was thoroughly made known. Moreover, the state of trade pre-disposed the wealthier classes in favour of some action with the view of improving that condition. The financial crisis of 1837, and the great depression in trade which followed in 1838 and 1839, was succeeded by a partial and slow recovery in 1840. The revival of trade, in 1841, was followed by five years—1842–46—of general activity and prosperity, during which time some improvement in the condition of the working population was distinctly visible; but it was at best only partial, for the average number of persons who received parochial relief in the decade was 1,432,388 in the quarter ending Lady-day of each year, of whom quite half a million were able-bodied adults. In many of the staple trades of the country wages were low, and during some portion of the period provisions were high in price. The effects of the financial crisis of 1846, followed by the three years of depression in 1847, 1848, and 1849, together with the failure of the potato crop, were immediately seen by the increase of paupers, from 1,332,089 in 1846, to 1,876,541 in 1848. The crisis had spent itself by 1850, and the tide again flowed towards prosperity. But the poverty of the people voiced itself in the agitation for the repeal of the Corn Laws, for the People's Charter, and for the Ten Hours Factory Act. The whole decade was pervaded by movements in favour of reform, and the foundations were laid for much of the progress subsequently made. The improvement had commenced ere the close of 1850, but we look in vain for any material advancement in the social condition of the people during that period.

(*i*) *1851–60.*—The real era of social reform may be said to have commenced with the year 1851. That year opened auspiciously with the "Great Exhibition of All Nations," in Hyde Park, to which were attracted monarchs and people from all parts of the civilised world. Questions of social reform, of intellectual advancement, of material and industrial development, and projects of universal peace and brotherhood were discussed with fervour, and movements were inaugurated for their realisation. An impetus was then given to moral, social, and industrial progress such as had never been witnessed before. Acts for the improvement of the dwellings of the working classes date from 1851. Institutions were established which have been fruitful of good during the succeeding forty years. During the decade numerous Acts were passed relating to Friendly Societies, Industrial and Provident Societies, favouring co-operation; extending the Factory Acts, for improving the Criminal Law, and sanitation in our towns more especially. This decade saw also the institution, rise, and progress of the Amalgamated Society of Engineers, a society which has done much not only for its own members but for the whole industrial classes. Wages improved in many of the important industries of the country, and, ere the close of the decade, the building operatives of London struck for the nine hours, and won instead the Saturday half-holiday. The condition of some sections of the working classes did not improve equally with others, but no one section can advance far without influencing all the others in the same direction. A distinctively higher standard of living marks the period under review, a standard which has not only been maintained, but has advanced slowly but surely in each succeeding decade. We owe to this period the first Public Free Libraries Act, the institution of Schools of Design, the establishment of South Kensington Museum, the extension of the movement for open spaces for the people, and the Abolition of the Paper Duty in 1860. Altogether it was a memorable period in the history of this country, especially as regards the amelioration of the condition of the people; it marks an epoch in the development of the nation's resources, and in national prosperity.

(*j*) *1861–70.*—The previous decade was not without its drawbacks, for a serious dislocation in trade, and depression in industry, followed the "Crimean War." Wages were reduced, employment was scarce, and acute distress was prevalent in many of the industrial centres. The great meetings of unemployed in Smithfield bore witness to the extent of the distress which existed, the workmen evincing a determination to obtain temporary relief. In point of fact, relief had to be given to prevent tumults and disorder. The year 1861 opened more auspiciously. There were signs of general activity in trade, which increased to prosperity during the next four years, 1862–65. There was, however, one exception to the rule. The outbreak of the American War threw into confusion the great cotton industries of Lancashire. Cotton was not obtainable in sufficient quantities to employ the hands, and the operative classes suffered severely. Never, perhaps, in the history of any country, was there shown more heroic fortitude, patience, and endurance than during this period. The people behaved bravely, and they were relieved with a liberality never surpassed, even if ever equalled. Ere the crisis was fully over another disaster occurred—the failure of Messrs. Gurney's Bank, and with that failure many large financial houses came down with a crash. Black Friday spread consternation everywhere, works were suspended or stopped, thousands were thrown out of employment, the East End of London was in a state of semi-starvation, and was becoming depopulated. The blow was sudden, severe, and fell broadly upon all classes. The depression which ensued lasted till the dawn of 1870. The privation and distress during portions of this decade was acute and widespread, but the advantages gained were not wholly lost by the workpeople. If no great advance was made, the reductions in wages were inconsiderable. The losses generally were from lack of work, not from any very serious fall in wages.

(*k*) *1871–80.*—The revival in trade which set in during 1870 was destined to become phenomenal in the history of British industry. In the three years, 1871, 1872, and 1873, the volume and value of British trade "advanced by leaps and bounds;" it attained a magnitude and an aggregate value not only never before approached, but never even conceived to be possible by the most hopeful enthusiast or dreamer. During these three early years of the "seventies," the rich grew richer beyond all precedent. But, undoubtedly, the poorer classes participated in the general prosperity to an extent never before experienced in this country. There was also an enormous diffusion of wealth during this period. The number of persons who realised the means of comparative independence was great beyond all former periods of prosperity. The impetus given to industrial and commercial enterprise was so enormous that its power was spent too quickly, for all sorts and conditions of men made haste to be rich. The wages of all classes of workers advanced, even of the agricultural labourer, while those engaged in coalmining, shipbuilding, and some other industries, increased to an extent almost beyond the dreams of avarice. It is doubtful whether any section has ever been quite reduced to that lower standard of living which preceded that period. The decline in trade which set in about 1874, and continued until the end of 1879, slowly at first, and within a narrow circle of industries, extended to trade after trade and became accelerated in 1878 and 1879, until it seemed as though the accumulations of the years of prosperity would all be swept away. But not so. If wages receded, prices went down even more rapidly. Profits declined in all directions, but the actual volume of trade did not materially decrease. There was acute distress in some branches of trade, especially in 1879, by the close of which year the depression had reached its lowest level; and then the tide turned, slowly at first, in the year 1880, but surely, giving a promise of a return of prosperity. With all the fluctuations in trade, workmen had attained a higher level.

(*l*) *1881–90.*—The last decade witnessed, ere its close, perhaps the greatest advance ever experienced in the history of British industry, not so much in the creation of huge fortunes in a short time, as in the more general diffusion of wealth, and the steady advancement in the social condition of the people. The first half of the decade saw a recovery from the depression of the later years of the preceding period; wages advanced, though not to the high rates of 1871, 1873, and 1874, but the general run of prices did not go up to the same extent, so that the purchasing power of the wage-earning classes was greater than it was before. The volume of trade in the decade greatly exceeded that of the preceding, as did also its aggregate value, though the average prices were much lower than from 1870 to 1875. There was a partial relapse in 1885, and to some extent in 1886, but the recovery was speedier, and it quickened into vigorous life in the succeeding years, to the end of the decade. Within the last two or three years the advances in wages have been general, touching down to the least paid of all workmen, the unskilled labourers. For the most part, full employment, at comparatively good wages, has been enjoyed by nearly all skilled workmen, and generally by all kinds of workpeople, the regularity of employment being greater than for many years past. The prosperity of the last few years has not yet spent itself, although signs of slackening off in activity are visible in many industries. In some trades there has been of late even an increased demand for labour, and wages have been tending upwards. The most remarkable advance, not only in wages but in social conditions, has been in the ranks of dock labourers, of seamen and others on board our mercantile marine, among carmen, gas-workers, railway servants, 'bus and tram men, and similar classes; and in such domestic trades as boot and shoe makers, tailors, and other home workers. Moreover, the higher level thus reached can be better maintained than at any former period, for public sentiment is in favour of higher wages, shorter hours, and better conditions of employment. Self-help, and all efforts, however feeble, in that direction are appreciated and encouraged, and even the excesses of the men and their leaders are palliated and excused. The general advance in wages has been enormous in the aggregate, though trifling, perhaps, to the individual workers; but the great gain accomplished is a niche higher in the social scale of being.

(*m*) *The year 1891.*—In estimating the progress which has been achieved, and appraising the value of the improvements effected in the condition of our people, it is necessary that we should examine for a moment what that condition is at the present time. At the close of the first half of 1891 we find that, notwithstanding a partial slackening off in several industries, the mass of the people are well employed, only about 2½ per cent being out of work in the whole of the skilled trades reported on by the Labour Correspondent to the Board of Trade. In a few branches of trade the percentage out of work is larger, but in the general labour market there is work for able and willing hands in almost every industry. Wages for the most part are good, as compared with former years, and the hours of labour are fewer, in numerous industries, than they were even a year or two ago. The total number of paupers relieved in England and Wales, at the date of the last return (June, 1891), was fewer than in any year since 1856, the decrease compared with 1890, for the same period of the year, being over 19,000; while the ratio to population was only 2·2½ per cent, the lowest ever attained. At last it might be said that a gleam of hope has appeared, in that it might be possible still further to reduce the actual number and the proportion, inasmuch as the Poor Law Guardians are endeavouring to train the pauper children in such a way as to render them capable of earning a decent livelihood when they arrive at an age to leave the unions. Moreover, the public generally feel and express more sympathy with labour movements than at any former period, and any case of destitution is more quickly inquired into, and relieved. The actual savings of the people reach an aggregate total never before approached, even in the most prosperous times. In the eight chief classes of associations and banks, in which the savings of the working classes are accumulated and invested, namely, savings banks, co-operative societies, building societies, friendly societies, trade unions, industrial assurance societies, loan societies, and penny banks, the total accumulations reach an aggregate sum of £229,188,198. The total number of persons directly interested in this vast accumulation is, in round figures, 15,000,000; in addition to whom the wives and families are indirectly concerned in all cases. There are, of course, numerous other forms of saving besides those enumerated, independently of the property acquired and owned in various ways. Nearly the whole of that stupendous total, and also all other accumulations, have been created within the last fifty years. How, in the presence of those figures, and of the facts adduced in the course of this essay, it can be alleged that the poor are becoming poorer passes understanding. It is incredible—it is impossible.

II.—PAUPERISM: ITS EXTENT AND COST.

The statistics of pauperism are not altogether a satisfactory criterion by which to form a just estimate of the condition of the people at any period, but they constitute the most reliable test we have as to actual destitution. There may be and often is dire poverty, privation, and want, which the sufferers hide from view, and will not make known even to their comrades in distress and trouble; but when the pressure of want is acute and unendurable, the parochial authorities have to be, and are, appealed to, with the view of relieving hunger not otherwise to be appeased. That there is and for centuries has been a pauper class is well known; but the number is augumented when industry fails, and gaunt hunger prevails in the land. In such a case the pride of the most self-respecting workman gives way, if the only other alternative is starvation for the little ones at home.

The statistics of parochial or other forms of pauper relief, prior to the commencement of the present century, are scant and insufficient; it is only occasionally, and at long intervals, that we can obtain any reliable figures. But some which have been incidentally preserved show that the proportion of paupers to population was enormously greater during a portion at least of the seventeenth century, and the whole of the eighteenth century, and also during the first half of the present century, than they are now. The number of persons relieved under the Poor Law system for nearly a century and a half, prior to 1832, fluctuated between 8 per cent and 12 per cent, the highest and the lowest averages. Indeed, the average would appear to be about 10 per cent of the entire population, down to the year 1801. This proportion does not take into account the total number of persons relieved by doles and alms of various kinds, a mode of relief much more common at that time than now. That so large a proportion of the mass of the people required parochial and other aid in order to eke out an existence is proof positive of the fact that the poor, so called, were as poor as poor could be.

(*a*) The most reliable statistics relating to pauperism, previously to the commencement of the present century, are to be found scattered through the works of Dr. Davenent, Thomas Ruggles, Sir Frederic M. Eden, John Barton, Sir Josiah Child, Sir George Nicholls, Dr. Wade, and some of the Reports of the Board of Agriculture; and also in the many pamphlets written in the seventeenth and eighteenth centuries, and in the contemporary histories, chronicles, and memoirs of the period. From those sources the following table is compiled. The figures have the merit of being more or less authenticated by more than one authority, by writers occupying different standpoints; and even where they differ from each other, they rather confirm the general conclusion as to the dire distress of the working population during a period of 140 years.

THE RICH RICHER, AND THE POOR POORER.

Where possible the authority relied upon is quoted:—

Years.	Estimated Total Relieved.	Estimated Total Population.	Ratio per cent of Population.	Computed Total Cost of Relief.	Authorities Relied upon for the Figures quoted.
				£	
1660....	..	..	..	394,860	Sir F. Eden.
1673....	..	5,773,646	..	840,000	Sir J. Child.
1677....	..	..	..	608,333	— Yarranton.
1677....	..	..	..	700,000	R. H., Lon., 1677.
1685....	..	..	..	665,362	Gregory King.
1688....	563,964	5,300,000	9·4	..	
1689-90.	..	5,500,000	..	..	Gregory King.
1698....	..	..	..	819,000	Richard Dunning, 1698.
1700....	..	5,470,544	..	1,000,000	John Bellars, 1714.
1703-4-5	..	..	..	1,000,000	Leslie, on "Tithes," 1721.
1706-14.	..	..	..	1,000,000	Author of Essay on the Poor.
1751....	..	6,517,035	..	3,000,000	Alcock—Average for 4 years.
1753....	..	..	..	..	
1766....	695,177	7,728,000	11·3	1,968,333	
1773....	..	..	..	3,000,000	Lord Kaimes.
1776..	..	..	..	1,529,780	Sir F. Eden.
				1,720,316	Annual Register, 1777.
				1,556,804	Official.
1783-4-5	818,151	8,016,000	9·8	2,167,749	Parliamentary Register.
				2,004,238	Sir F. Eden.
1792....	955,326	8,695,000	9·7	..	
1793....	1,000,000	..	..	..	
1795....	..	..	..	..	
1800....	..	8,764,200	..	3,861,000	

The foregoing figures are incomplete, but they testify to one fact, namely, that the total number of persons relieved in proportion to the population was enormous, and that the cost was a grievous tax upon industry and trade.

(*b*) The cost of pauperism during the eighteenth century was so great that it was the constant theme of writers, historical, economical, and the pamphleteers of all sorts, for the pressure of the rates was such that all classes, and especially the farmers, loudly complained of the poor's rate, and its pauperising tendency upon the whole community. That one of the effects of such pressure was reductions in wages is well known. It is also alleged that a large area of cultivated land was turned into pasture, and that this change in agriculture lessened employment, and drove the rural population into the towns. This allegation seems to be proven by the array of facts collected and presented by the writers referred to, and by others of that date. The increase of pasture land, and the diminution of arable land under tillage, increased the pressure rather than lessened it, for lack of employment necessarily followed, and with it the demand for parochial relief. The decrease of employment in the rural districts led to a larger migration into the manufacturing towns, already overcrowded with labourers hungry for work, or for the means of subsistence, with the inevitable result that the labour market was further overstocked, and there followed a fiercer competition for work, at even lower wages in the towns, thus still further reducing to a lower level all classes of workpeople affected by such competition. The condition of the workers, during the last decade of the eighteenth century, was deplorable; work was scarce, wages were low, and the price of provisions was forced up in consequence of scarcity, foreign wars, and home discontent, the latter threatening revolt, the outcome of hunger. If fortunes were made during those troublous times, and undoubtedly they were, the lot of the people was misery and suffering, and the voice of woe was gagged by cruel laws, and by the tyrannical administration of those laws by the governing classes. The voice of the downtrodden workers was often expressed in crime and resistance, followed by punishments so severe as to shock even those above them in the social scale.

(*c*) The pressure of pauperism continued to be felt during the first thirty years of the present century to such an extent that proposals were made for a complete reform of the Poor Law system, and a movement was inaugurated which resulted in the Act for the Amendment of the Poor Laws, passed in 1834 (4 and 5 Will. IV., c. 76). The statistics of pauperism up to that date, as far as can be ascertained, were as follows:—

Years.	Total Number Relieved.	Census Dates: 1801, 1811, 1821, and 1831. — Total Population.	Ratio per Cent of Population.	Total Cost of Relief.	Ratio of Cost per head of Population.	
				£	s.	d.
1801	987,067	8,892,536	9·1	4,017,871	9	1
1803	1,040,716	9,168,000	8·8	4,077,891	9	1
1811	1,118,062	10,164,256	8·9	6,656,108	13	1
1813	1,361,903	11,028,425	8·0	6,656,106	12	10
1814	1,353,995	11,147,080	8·2	6,294,581	12	8
1815	1,275,974	11,265,735	8·8	5,418,846	10	9
1818	..	..	..	7,870,801	13	2
1821	1,356,022	12,000,236	9·3	6,959,251	10	7
1824	..	..	9·2	..	..	
1831	1,612,037	13,896,797	9·6	6,798,889	9	9
1833	1,250,000	..	..	6,790,800	9	8

The preceding figures show a frightful state of destitution, judged by the total number of persons in receipt of parochial relief, by the ratio per cent of paupers to the total population, or by the total amount expended in relief, and the ratio of cost per head of population. The blanks in the table between 1803 and 1811, and between 1815 and 1821, may be approximately filled up by a reference to the total expenditure, the amounts of which are more easily ascertainable than the total numbers relieved. The average of these total amounts work out, as nearly as possible, as follows:—During the ten years 1801 to 1810, about £5,000,000 a year. During the next five years, 1811 to 1815 inclusive, £6,103,177, or 12s. 2d. per head of population; in the next five years, 1816 to 1820 inclusive, £7,070,703, or 13s. 1d. per inhabitant; in the following five years, 1821 to 1825 inclusive, £6,162,961, or 12s. 3d. per head of population; in the succeeding five years, 1826 to 1830, £6,365,808, or 12s. 9d. per head; and in the four years 1831 to 1834, inclusive, £6,735,953, or 9s. 2d. per head of population.

(*d*) An examination of the several authorities relied upon for the figures, in the two foregoing tables, shows some slight divergencies in the totals, but those given appear to be the most reliable. For example, some of the highest authorities estimate the total number of persons in receipt of relief during the first twenty years of the present century, 1801 to 1820, at from 12·0 per cent to 13·1 per cent of the total population; but in some instances the total population given by the writers was less than the number given in the census returns, in 1801, in 1811, and in 1821. Again, there is a slight difference in the Parliamentary Returns as quoted by Mr. J. R. Porter, in his "Progress of the Nation," and those given in Mr. Goschen's elaborate returns, issued in 1869; but these differences are not material. The one conclusion which is forced upon us is that the total number of paupers fluctuated between 987,067 in 1801 and 1,356,022 in 1821, the average being about, or over, one and a quarter millions of paupers every year, and the average expenditure for their relief being over six millions sterling a year, or an aggregate of over 120 millions sterling in twenty years.

From the institution of the New Poor Law system, in 1834, to the year 1850, there was a decrease generally in the total number of persons relieved, in the average ratio to population, in the aggregate expenditure for the relief of the poor, and in ratio of cost per head of the population. But during the twenty years 1831 to 1850, inclusive, there were great fluctuations in the numbers relieved, and in the cost. The numbers fluctuated between 1,054,681, the lowest, and 1,876,541, the highest, in 1848, the highest ratio being 10·8 per cent of the population, and the lowest 7·5 per cent, in 1839. The cost varied from £7,036,969, the highest, and £4,044,741 the lowest, in 1837. It is abundantly manifest, from the figures given, that the poor were as poor as they well could be during all the years covered by the tables, and also during the succeeding twenty years down to 1850; and these figures cover a period of 173 years. The poor could scarcely be poorer than they were when from one-seventh to one-tenth of the entire people were compelled to seek parochial relief to enable them to eke out a miserable existence. We are not now concerned with the causes which led to this destitution, or the policy of the poor laws, or the method of relief; we are only concerned with the bare fact, that the poor were so destitute that starvation could only be staved off by parochial relief, and even that did not prevent absolute starvation in great numbers at times.

(*e*) The extent and cost of pauperism have so important a bearing upon the subject-matter in hand, that a condensed view of the total number of persons relieved, and of the total cost during the last fifty years, is essential to a rightful estimate of the condition of the poor, and to any sound conclusions upon the question under consideration. The figures are given under two heads—(1) those relieved during the ten years 1840 to 1849, inclusive, in which the total number relieved in the whole quarter ending Lady-day in each year is given; and (2) the mean number of indoor and outdoor paupers relieved during the last forty years, taking the averages over the entire year. Each table is divided into periods of five years, the averages for each year being given:—

Quinquennial Periods.	Total Numbers Relieved.	Total Estimated Population.	Ratio per Cent of Population.	Average Total Cost of Relief.	Ratio of Cost per head of Population.
				£	s. d.
1840–4 ..	1,388,563	15,914,148	9·3	4,886,702	6 1½
1845–9 ..	1,491,126	16,920,878	9·2	5,453,284	6 3¼

The total number relieved during this decade doubtless exceeded the figures given by quite half-a-million, because many would have been relieved during the three other quarters in the year who were not relieved in the Lady-day quarter. Hence it is computed that quite two millions were in receipt of relief, on an average in each year, during the whole period.

The following table differs from the preceding one in this respect, that it gives the mean number of persons relieved in the several years, whereas the first states the number relieved over a period of three months. It is obvious, therefore, that a larger number would receive relief in the year than the number stated. It is possible that the increase would be 1 per cent. But the totals and the averages show an enormous diminution since 1849, and they indicate a corresponding decrease of the pressure of poverty which has been continuous throughout the whole period:—

Quinquennial Periods.	Mean Number of Paupers Relieved.	Estimated Total Population at Dates.	Ratio per Cent of Population.	Total Average Cost of Relief.	Ratio of Cost per head of Population.
				£	s. d.
1850-4 ..	923,334	..	5·2	5,095,466	5 8
1855-9 ..	894,822	19,471,291	4·7	5,846,054	6 1
1860-4 ..	948,011	19,876,701	4·6	6,052,370	5 11
1865-9 ..	926,075	20,625,855	4·5	6,967,097	6 6
1870-4 ..	951,699	22,223,299	4·2	7,779,112	6 9
1875-9 ..	752,977	23,408,556	3·1	7,548,568	6 2
1880-4 ..	787,158	25,371,489	3·0	8,221,093	6 4
1885-9 ..	788,357	27,499,041	2·8	8,354,363	6 4
1890	775,217	28,247,151	2·6$\frac{7}{10}$	8,434,345	5 10

III.—FAMINES AND PLAGUES.

The prevalence of famines and plagues, and even of certain epidemic diseases, is a sure indication of some defects in our social system, either in the physical and material condition of the people, or in the sanitary conditions by which they are surrounded, and under which they live. In the earlier centuries of our history, indeed from the earliest Saxon times down to the Norman Conquest, and thence down to the end of the eighteenth century, there were frequent and periodical visitations, often attributed to "Providence," termed, in the language of the times, "visitations from God." Perhaps so, in one sense, for they were punishments for offences against, and neglects of, nature's laws. There were always predisposing causes which account for the "visitations," for famines, plagues, and epidemic diseases are but effects and sequences of acts or neglects, of acts of omission or commission. The high death rate among the people in those long centuries is easily explainable, though the facts are meagre upon which to found a judgment in many instances. In one form or another those dearths and famines, plagues, pestilences, and epidemics were periodical, frequent, and almost regular in their re-appearances. They occurred in almost every decade; certainly they were, on the average, about ten in a century. In nearly all instances the havoc by death was greatest among the poor, the acuteness of the suffering being intensified as it reached down to the poorest, and lessening by degrees as it invaded the circle of those in a higher social scale. This is the fact; what is implied in such a fact? This, that insufficient food, bad food, impure water, insanitary dwellings, overcrowding, scanty clothing in inclement weather, and a weak physical development are predisposing causes to and invite disease, and that the surroundings of the people offer the speediest means for the spread of infection all over the area so situate. Many of the old epidemics have passed away, but it was not until the visitation of the cholera in later years that any adequate attention was paid to the causes of such visitations, and that remedies were applied for their removal. The wonder is that the whole country was not depopulated and laid waste by famine and disease, considering the state of the country and the condition of the people. The history of such visitations point the moral to the tale of woe therein disclosed.

IV.—FOOD OF THE PEOPLE.

THE diet of a people changes in some respects with the changing circumstances of the times, and according to the facilities for its supply. What were deemed luxuries in one age might be discarded in another, or become the common food of the "common people;" and what was regarded as decent food at one period might be condemned as altogether unfit at another. Such changes in use and custom are manifest in British history; but in a certain sense the nation, in its development and progress, stands by the "roast beef of Old England." We fail to find, however, that the prime joints of this national article of diet were common at the tables of the poor in any period comprised in what are called the "good old times," or that wheaten bread was the staple food of the people. All the facts of our history indicate quite the contrary. Rye bread, barley bread, oatmeal bread, and bread made of the common field beans were more generally the sole articles in use by the masses of the people. In times of dearth and famine even those ingredients were luxuries, for we find that ivyberries and fern-roots were used for making bread, especially in the years 1353, 1389, and 1438, periods sometimes referred to as the blissful era of happy prosperity for the peasantry of England. And those years of dearth and famine were not infrequent; they recurred with tolerable regularity during 1,526 years at least, for we find records of such having occurred, on the average, certainly three times in each century. But those were notable dearths and famines, such as were chronicled by historians; the years of scarcity must, however, have been much more frequent. Moreover, pestilence and plagues almost always followed, or were present at the same time, so that ere one period of distress had been got over another was in its wake; chronic destitution must therefore have been the rule, not the exception. As many as 40,000 persons are said to have been starved to death in England and Wales in one year, besides which whole villages were destroyed by fire at frequent intervals, carrying desolation, destitution, and death in its train. All those calamities, and many others not specifically mentioned, fell with fearful severity upon the poor in "Merrie England," and made sad havoc in their already miserable homes, constantly pervaded by the presence of gaunt hunger, malignant disease, and grim death.

There was not the same plentiful supply, variety, and choice of vegetables and fruit in the earlier centuries as there are now, and has been during the present century. Many other things, now deemed to be necessaries of life, were unknown. Speaking generally, the food of the people was coarse of the coarsest, even when plentiful; it consisted of the coarser kinds of vegetables, the offal of beasts and animals, the refuse of the garden and the orchard, and the leavings of the master's table. That this state of things continued down to the present century is abundantly evident from the Reports of the Society for Bettering the Condition of the Poor, issued in 1800, 1801, and 1802. That society tried its best to stave off starvation by supplying some cheap food to the people. One committee, in St. Giles, supplied 139,658lbs. of potatoes, 23,990 quarts of savoury rice, 10,935lbs. of salted cod fish, 314,529 corned herrings, and 24,104 red herrings, bread being too dear to be supplied at all. It was the same all over the kingdom, starvation being only averted by such means. The efforts then made by the charitable was the one bright spot in the annals of the close of the eighteenth and the dawn of the nineteenth century. Even so late as 1846, 1847, and 1848 similar means had to be resorted to.

In more recent years we have had depression in trade, privation among the poor, cases of positive starvation in too many instances, but the condition of the people is improved, however inadequately. The consumption of certain articles has increased enormously within the last fifty years. For example, the quantity of tea consumed per head of the population has increased five times, of sugar 4½ times, of cocoa six times, and of rice 13 times. The relative increase of many other articles has been in proportion. The food of the people to-day is purer and better in quality, and vastly more in quantity, than it was at the commencement of the present reign; and in no age has it been equal, in either quantity or quality, to that of the present time. To say that many are still under-fed, that some suffer want, that cases of starvation still occur, is no answer to our contention, which is, that the poor are not becoming poorer. On the whole, food is cheaper as well as better, and wages are higher, than formerly. Skilly is abandoned; even oatmeal is derided by the vast majority of the working classes, and is more often served up at table in the homes of the wealthier classes than in the homes of the poor. Much has been accomplished, but much remains to be done ere we can express satisfaction with the food supplies of the poor.

V.—CLOTHING OF THE PEOPLE.

The garments with which the people are clothed change with the times, the progress of manufactures, the accumulation and diffusion of wealth, and the fashions, from the skin coverings of our Saxon ancestors, to the home-spun woollens in the fourteenth century, to the coarse cottons in the eighteenth century, and then to the fine linen, broad-cloth, and textile fabrics of later times. In earlier times even if the poor had been able to procure the better kinds of clothing which the genius of the age could furnish, the laws limited their use, confining them to the coarser sorts, each class of the community after its kind. In the earlier times the hatter made hats, the shoemaker, boots and shoes, the tailor, suits of apparel, the hosier, hose, but they were not the wearers of those articles as a rule. It was an old saw that shoemakers' wives were the worst shod; so of the shoemaker himself, of the hatter, and of the tailor. To some extent the raiment of the workers improved with the progress of manufactures, but the improvement was extremely slow, because of the insufficiency of the means at the disposal of the workers to purchase the articles. All their wages were required for food and shelter, and were even insufficient for those purposes. Down to very recent times corduroys, fustian, and coarse flannel constituted the dress of the artisan and labourer, the latter being decked with a long "smock-frock." Petticoat Lane, the New Cut, and Cow Cross were patronised for second-hand clothing, the cast off of the wealthier classes. A wonderful change in this respect has taken place within the last forty years. At an unemployed demonstration now one is struck with their appearance compared with some years ago, not only in clothing, but in outward appearance generally, in the physique of the people demonstrating. We no longer see the types formerly seen of the "poor Spitalfields weavers," the "Leicester stockingers," or the famished faces of the factory operatives of Lancashire. The modern demonstrations of miners, of large bodies of workmen in London and other towns, furnish an example of the general progress observable in point of dress, sometimes displaying not merely advancement, but comfort, taste, and luxuriousness. That this state of things is not universal is to be regretted; but there are ample signs of progress in so far as the outward man and woman are concerned.

VI.—DWELLINGS OF THE PEOPLE.

Very little attention was ever bestowed upon the subject of housing the working classes until after the appearance of the reports of the Poor Law Commissioners as to the sanitary condition of the working population of England and Wales, and Scotland, in 1841–42. They occupied at best but miserable two-roomed cottages, with nothing but mud floors, with no windows, often a mere makeshift for a door, often without a chimney, and only scantily protected from the rain by a roof of the most primitive kind. Some seem to have imagined that the working people were housed like princes, by a misinterpretation of the Act of Elizabeth, "against the Erecting and Maintaining of Cottages, unless with four acres of land attached" to them. That Act was not designed for the benefit of the cottagers so much as to discourage the augmentation of the population in certain districts. An Act with the same intent was passed in 1581, forbidding the erection of houses within three miles of the city gates, and limiting the inmates to one family. Those Acts were passed because of the difficulty of feeding the people as they aggregated in populous places, and also of the great difficulty in controlling and governing them. The first step towards providing better accommodation for the working people by legislative enactment was in 1851, by the "Labouring Classes Lodging Houses Act," and by the "Common Lodging Houses Act." These have been amended and extended by several Acts since that date, the whole being consolidated and amended by the "Housing of the Working Classes Act, 1891." The reforms under those Acts, and the Public Health Acts, have been slow indeed. But progress is being made in all directions, not only under those Acts but by the free action of competition. Moreover, hundreds of thousands of working people possess their own houses, purchased through building societies and other means. Inspection under the Public Health and the Sanitary Acts has done much to improve the state of the dwellings of the poor in the urban and in the rural districts, so much so that the worst of to-day are better than the best half a century ago. The progress of improvement is now accelerated, and will ere long abolish all the worst dens in large towns, and the least healthy cottages in our country villages.

VII.—HOMES OF THE PEOPLE.

THE dwellings of the people is to some extent a matter of regulation, by legislation, in the public interest; the furniture and the fittings, other than water and sanitary fittings, are personal to the inmates. The degree of comfort will depend upon many things, besides wages and means, but these determine, to a large extent, what description of furniture can be purchased, and the quantity. For many centuries the "furniture" of a labourer or workman's cottage consisted of a "cooking-pot" of the value of about 3s., some rough wooden seats, a table, and possibly a bed of the value of 3s. to 6s., but oftener they slept upon a pallet of straw, an old skin, a sack, or piece of matting. Furniture, in the modern sense of the term, is quite a new thing in workmen's dwellings. We sometimes see squalor, bare rooms, and defective bedding now; but formerly the "homes" of the poor were utterly devoid of all that makes the home, whereas at present it is the exception. Heaven only knows how it is done in many cases, but the improvement in the homes of the poor, within the last thirty or forty years, is marvellous; and for twenty or twenty-five years previously some progress in this direction had already been made. A "common labourer" can now, if he is sober, industrious, and frugal, and has a wife who takes a pride in her home, attain to a degree of comfort which would have been regarded as positively luxurious in a tradesman's home at the commencement of the present century. Labourers' cottages can now boast of bed and bedstead, chest of drawers, curtains to the windows, tables and chairs, a looking-glass, chimney ornaments, a carpet, and a clock, such as an alderman might have envied in the reign of the Edwards. The useful and the solid is now supplemented by articles more ornamental, and even some taste is displayed in many workmen's homes. The standard of home life was never so high as at the present moment, and the movement is towards a higher level.

VIII.—EXPENDITURE UPON INTOXICATING DRINKS.

In attempting to deal with the question of the relative poverty and wealth of the community, it is impossible to avoid referring to the expenditure upon intoxicating drinks, but it is only dealt with here in its economical bearings. Drunkenness is no new vice. That it is an old vice the records of the past abundantly show. According to history, the Saxon has a natural taste for strong drinks. In the midst of mediæval poverty the alehouse was an institution. It finds a place in the old chronicles and annals all through the centuries. There is, indeed, a certain halo around the old tavern; we see, however, its poetical rather than its baneful side in Chaucer and Shakespeare. The expenditure upon alcoholic drinks has much to do with poverty. It is in general the chief cause of poverty, sometimes it develops as an accompaniment of poverty. It is at once a cause and the effect of a cause. If the poor became poor by reason of intemperance, or because they spend upon strong drink what they cannot afford to spend, then the poverty so engendered results from personal and preventable causes rather than from economical conditions. The growth of that expenditure during the last fifty years has been enormous, and the quantity consumed per head of the population has largely increased, in spite of the fact that a vast number abstain from its use altogether. There has, however, been a decrease compared with 1876, when the expenditure reached the highest point—over 140¼ millions sterling. The total so spent in

1870 was £118,736,279; in 1879 it stood at £128,143,865; and in 1889 it stood at £132,213,276. The average expenditure in the ten years 1870–1879 was £135,978,780, and in the last ten years 1880–1889, £125,558,851 yearly. The gross total in twenty years was £2,615,376,655, a sum so vast that it is inconceivable by the human mind. Spent in other channels of trade, the nation would have been richer; it is the poor who are impoverished by such reckless expenditure. If the condition of the poor has improved in spite of such expenditure, how much more would it have improved had the sum been better spent?

IX.—AMUSEMENTS OF THE PEOPLE.

To some extent the "recreations" of the masses of the people afford a pretty sure indication of their condition socially, morally, intellectually, and materially. If their amusements consist mostly in cheap pageantry and "sight-seeing," in brutal sports and pastimes, in vulgar horseplay, in disgusting revelry and cruel diversions, then we may be sure that the condition of the people is in a sadly neglected state, whatever the glamour which is thrown over and around such unmanly pranks, antics, and bouts. In all the earlier centuries of our history the chief recreations of the masses consisted in occasional, perhaps annual in some instances, bouts, provided by their "lords and masters," in which the people were spectators or actors, rather than participators, in the proper sense of the term, except perhaps at coronations, comings of age, &c., when probably they tasted the odds and ends of a roasted ox or sheep, and drank copiously of small beer or cider, the wringings of the press, well watered. To these high jinks or saturnalia may be added dog fights, cock fighting, wrestling, cudgel playing, and boxing, ending in fisticuffs. Rational amusements were not for the many—those were confined to the few. Even the annual fairs and club feasts of later times were sad affairs usually, at which free fights were common, a kind of settling up, as they were called, of the year's accounts of nursed animosities and unavenged wrongs. The workers often indulged in brutal fights just to please the taste of their vicious masters, and to win the coveted indulgence in a drunken bout, with possibly more fighting to end the night's debauch. To-day we witness a great change in these respects. Art, literature, refined music, dramatic readings, boating, cricket, gymnastic exercises, and such like enter largely into the recreations of our people, together with such other amusements and outdoor sports as a decent educated citizen may take part in or witness. Besides these, working people often indulge in trips to the seaside or country in the summer months, the frequency of which has added another noun to the vocabulary of our language, that of "trippers," as the holiday makers are called. Between £70,000 and £80,000 were distributed by the "going-off clubs" of Oldham alone for this purpose, in the Wakes' week, in August, 1891. The annual demonstrations of large bodies of working people afford opportunities for rational enjoyment, healthful change, and friendly reunion. We have People's Palaces of Delight, and the wealthier classes evince a readiness to contribute to the more refined pleasures of the masses than they were inclined to do at any former period of our history.

X.—EDUCATION AND CULTURE.

There are few better signs of real progress, or test of actual improvement in the condition of a people, in any nation or community, than the spread of education and the wider culture of the masses constituting the great body of the citizens. Judged by this criterion, the advancement has been enormous since the time when the Rev. J. Lindsey in 1763, James Hays in 1775, and Robert Raikes and the Rev. Thomas Stock in 1781 established Sunday Schools. The efforts of Joseph Lancaster and Dr. Bell eventuated in laying the foundations of the "voluntary system," just before the close of the last century. Considering all the circumstances, much was done during the first thirty years of the present century, but the progress was painfully slow. In 1833 the first public grant was made towards the erection of schools, £20,000 being voted. In 1839 the Committee of Council on Education was established, which has developed into the Education Department of to-day. Grants continued to be made, and they were annually increased until the year 1870, when the Elementary Education Act was passed. During the thirty-seven years which intervened between the first grant and the Act of 1870, the total grants amounted to £11,983,078. The institution of School Boards supported out of the rates completely revolutionised the system of elementary education in this country, covering the land with schools where none existed, and extending and improving those already in existence, in capacity, in equipment, and in the extent and quality of the teaching and training given in the schools. The total expenditure in 1871 was £1,529,586, being £1,458,402 contributed out of the exchequer, grants in aid, &c., and £71,184 out of the rates. The total number of schools inspected in 1871 was 11,465; the number of children present at inspection was 1,866,009; while the total accommodation provided was equal to 2,357,025 school places. In the year 1890 there were 19,568 schools, 4,341,364 scholars present at inspection, and accommodation for 5,539,285 children, the total cost to the country being £7,566,964, of which £3,326,177 were contributed from the exchequer, and £1,535,621 out of the rates. There is now scarcely a child of school age who is not obtaining that training which will promote his welfare in after life, and assist in developing those powers which will enable him to earn his livelihood in that station in life in which he is placed. In other respects the results will be more far-reaching and beneficial.

XI.—THE STANDARD OF LIVING.

The standard of living generally is as good a criterion as can be selected as a single test by which to judge of the comparative condition of the people, either as compared with former times, or relatively to that of the wealthier classes at any given period. Judged by this plummet there never was a period when the mass of the people had attained a higher level—when they were so well-fed, well-clothed, well-housed, and well-cared for as at the present time. That there are in every year, possibly every day of each year, some who are in a state of absolute destitution from causes not always penetrable by even the closest observers. Let it be admitted that they are so placed by no fault of their own, as the result of causes beyond the control of the sufferers; however sad their case may be, yet it is a satisfaction to know that the proportion so placed relatively to the population is infinitely fewer than at any former period. It is perhaps impossible to estimate accurately the exact number in absolute want at any particular time, but no one can stroll through the darkest and most wretched courts and alleys in our towns without observing that, in the midst of squalor and dirt, the vast majority of the children as well as of the adults are better fed, with wholesomer food, than the same class was forty or fifty, or even twenty or thirty years ago. The gaunt hunger of the "forties" is no longer visible, as a characteristic of the lower section of the industrial population. Their clothing, too, as a whole, bespeak better conditions, and their dwellings are less insanitary, bad as their state still is, in many places. From whatever standpoint we examine the condition of the people, we cannot but note with satisfaction that the mass have risen to a higher level. Their aspirations are higher. The standard is no longer that of bare subsistence; it is a standard of comfort. Even the term "standard of living" is of modern origin, it could have had no meaning, no application, until comparatively recent times. The very aspiration to achieve a higher standard is an evidence of progress; the more it pervades the whole mass of the people, the more easily will they elevate themselves to the higher plane. The aspiration will beget effort, self-help will enlarge itself to mutual help, and amelioration will follow as a natural sequence, as sure as the dawn succeeds the night, and daylight the darkness.

XII.—WANTS AND NEEDS.

THE necessities of life and the wants of a people are two distinct things. A bare subsistence was the general state of the poor through many centuries, and the expression even found a place in economical writings. The bare subsistence theory is now seldom alluded to, except in derision. It is scouted as a diabolical idea, that any portion of the people, even the pauper and the felon, should be reduced to such a condition. The absolute needs of life are comparatively few and simple, but the wants of the people grow and expand with the progress of civilisation. Coarse rye-bread, barley-meal, oatmeal, skilly, the offal of beasts, sheep, or pigs, the coarser kinds of vegetables, a taste of fruit in summer, and the swillings of the cider press, or of the brewing pan, were the constituent elements of the people's food in the good old times; and they were, in a sense, content. It is so no longer. Labour now seeks a share in the good things of life, a proportion of the produce of the field, the farm, and the garden, and of the resources of civilisation, the productions of the loom, of the factory, and of the workshop. The term "necessaries of life" has a wider meaning and application to-day than were ever before contemplated. The luxuries of a few years ago are the necessaries of the present; and finality in this respect is not yet attained. Every step in advance is but a step nearer the goal. This applies to every condition of life and its surroundings—to the food we eat, the clothing we wear, the tenements we dwell in, and the home comforts which go to make up the sum total of existence. It extends to our recreations and pleasures, to outings and holidays, even to art and literature, and our daily newspapers. Wants are expansive, and the means of gratification to-day exceed those of any former period. Desires are begotten at each new stage of development, the very existence of which was never dreamt of in the good old times.

XIII.—AVERAGE DURATION OF LIFE.

THE average duration of human life is always regarded as a sure indication of the state and condition of the people, in the mass and in its several sections. Judged by this test, the improvement in the condition of the people is immense, for the average duration of human life is higher to-day than at any previous period. The very slow increase of population during 1,800 years, from the landing of Julius Cæsar to the end of the eighteenth century, is conclusive evidence of the fact that the struggle for existence was intense, that life was precarious, that dearths, famines, pestilence, plagues, wars, and the general surroundings and conditions of the people were adverse to the development and expansion of our race. And yet, notwithstanding all this, the "pressure of the population" frightened our monarchs and the governing classes. But it was not only the great and overwhelming casualties above alluded to that shortened the average duration of life; the entire circumstances and conditions of existence tended to sap the foundations of health, and keep at a low ebb the healthy reproduction of our species. And those adverse conditions continued to exist down to 1840, from which date they abated. In the decade 1830–40, Dr. Wade asserts that a carpenter was not supposed to be in full working vigour for more than eight years of his life, and that labourers in London did not last in full working vigour for even so long a term. Those were doubtless exceptional instances, but that the average of life has tended to increase since 1840 is unquestionable. The tables given in the Annual Reports of the Engineers, Ironfounders, Carpenters and Joiners, and other trades, show conclusively that in those industries the average duration of life is extending, and has largely extended, during the last fifty years. The Registrar-General's Returns show similar progress among all classes of the people, covering every period of life. This lengthening of life is manifest in the growth of population, in the excess of births over deaths, and the relative average ages at death, from the richest down to the very poorest. Many causes contribute to the decrease in the death rate of our people, such as improved sanitary conditions, and the prolonged period of peace enjoyed by the nation; but another contributing cause is the increased prosperity of the poorer classes, as compared with all former periods, and the better conditions under which the industrial population live in all respects.

XIV.—SAVINGS BANKS.

The first institution of banks for savings in this country, of which we have any authentic account, were those established at Wendover, Bucks, in 1798, by the Rev. Joseph Smith, and at Tottenham, near London, in 1799, by Mrs. Priscilla Wakefield. The latter was re-organised in 1804, under properly appointed trustees. The movement so spread that legislation for the encouragement of savings banks and the protection of the depositors was instituted in 1817. By the middle of the year 1818 the number of such banks was about 250. Within ten years of their legal formation there were about 400,000 depositors, whose deposits amounted to over £16,000,000. In 1840 there were 824,162 depositors, with total deposits amounting to £22,915,940. In 1850 the deposits had reached £28,930,982, and in 1860 they amounted to £41,258,368. In 1861 the Post-office Savings Banks were established, and speedily increased in popular favour. The facilities were extended in later years by Government Annuities and the purchase of Government Stock. "Penny Savings Banks" were formally established at an earlier date (1857), but the germs of such banks were fructifying even earlier than 1850, for four of such banks existed at that date. The latest returns of savings banks show that the total number of depositors has reached 6,435,546, while the total amount standing to their credit is £111,716,803, or, including stock, £120,000,000.

Kind of Savings Bank.	1889. Total Number of Depositors.	1889. Total Amount of Deposits.	1890. Total Number of Depositors.	1890. Total Amount of Deposits.
		£		£
Trustee Banks ..	1,551,594	45,127,820	1,535,782	43,614,056
Post-office Banks.	4,507,809	62,999,620	4,827,314	67,634,807
Penny Banks....	64,121	547,484	72,450	667,940
Totals......	6,123,524	108,674,924	6,435,546	111,916,803

Besides these there are naval and military savings banks, specially for the benefit of persons in those branches of the public service. The aggregate amount which has passed through these institutions, separately and combined, is enormous, the transactions in the several years showing when the tide of prosperity has favoured the working classes, and when depression has diminished their resources. If the large class called the "poor" had been getting poorer, such vast accumulations could not have been made. Provision in the days of comparative prosperity, for periods of adversity, was not possible in the earlier centuries, and its extension during the present century is another proof of the increasing resources of the masses of the people.

XV.—CO-OPERATION.

Co-operation systematically carried out is essentially of modern growth. Attempts were made long years ago to formulate schemes of mutual-help and self-help by co-operative agencies, but it was reserved for the Rochdale Pioneers to inaugurate a system which should develop and extend over the whole kingdom. During the twenty years 1824 to 1844, many efforts were made to establish co-operative stores, and some 200 or more of such stores did exist in 1830; of those thirty-seven are still in existence. In 1844 the twenty-eight men known as the Rochdale Pioneers started their store with the modest sum of £28. The movement spread until in the year 1862, the date when the first Parliamentary Returns were made to the Registrar of Friendly Societies, the number of societies had reached 450, members 90,000, capital £450,000, annual sales £2,350,000, and profits £166,000 in the year. In 1864 the English Wholesale Society was established, and in 1872 the number of societies had increased to 950, members to 340,000, capital to £3,340,000, annual sales to £13,000,000, and profits on the year to £935,500. In the next ten years, 1882, the number of societies had increased to 1,200, members to 640,000, capital to £8,000,000, annual sales to £25,500,000, and the profits on the year to £2,100,000. By the year 1890 the total number of societies was 1,554, while the total membership had reached 1,117,055. The total share capital was £12,261,952, and of loan capital, £2,804,416; total capital, £15,066,368. The annual sale of goods reached £43,200,319, and the profits of the year £4,170,038. Of this latter sum £30,222 were devoted to educational purposes, and £9,482 to charitable objects. Co-operation is to all intents and purposes a poor man's movement; it was instituted, managed, and carried on by poor men; the growth of capital is of their own creation. The capital for the most part represents the savings of labour and the profits of those savings, augmented by the skill, prudence, forethought, and foresight of those entrusted with the management of the societies and their undertakings. The "poor" of the United Kingdom are the richer by this development of thrift, and the accumulated savings effected by co-operation. But the vast sums above given only partially tell the tale, for many thousands have been benefited in other ways, in consequence of their first step in frugal savings by means of the co-operative store, such for example as living in their own houses, well furnished and well supplied; the entire class having risen to a higher level in all that helps to create a class of prosperous citizens.

XVI.—FRIENDLY SOCIETIES.

FRIENDLY Societies were instituted in the last century, the germs having existed long before. They had so grown and extended by the year 1793 that an Act was passed for "the Encouragement and Relief of Friendly Societies," thus giving them the sanction and protection of the law of the land. From that date to the present time the State has afforded protection to those societies, and has in many ways encouraged their development and progress. In the earlier years of their existence they were hampered by the Corresponding Societies Act and other political enactments, and were therefore compelled to be and remain purely local benefit clubs. The removal of restrictions enabled them to expand and flourish. Subsequently they became registered societies, an independent department of State being constituted to look after their welfare. Since that date, under the fostering care of the State, and with greater freedom of association, these societies have grown into vast organisations, with ramifications all over the kingdom, their numerical strength and financial resources being such as to command the admiration of the whole world. The sole object of these beneficent institutions is the welfare of the poor, and nobly they have pursued that object, providing for them in sickness and in old age. The full extent of their operations at a given date can scarcely be stated, as the returns are always late in appearing. Moreover, all the earlier returns were incomplete, as so many societies did not make returns, and those furnished were often defective. This state of things has improved, but a large proportion make no returns. It appears that 26,865 societies are enrolled, of which 16,400 are societies with branches. The total membership of all societies is said to be about 7,180,461, and the funds probably £25,000,000, the total number of societies of all kinds being estimated at 32,000. The benefits paid out yearly amount to probably £2,500,000. These institutions, some of them vast organisations, such as the affiliated Orders, have, during the century that has elapsed since they were first protected by statute, fostered thrift, promoted self-reliance and self-respect, alleviated distress, and taught the masses the value of associative effort as an effectual means of securing increased prosperity and comfort, and of elevating them to a position of relative independence. Directly and indirectly they have improved the condition of the whole industrial population.

XVII.—BUILDING SOCIETIES.

Building Societies are an offshoot from the friendly society. The first act for their encouragement and protection was passed in 1836. Its title was "An Act for the Regulation of Benefit Building Societies," which shows that they already existed as an outgrowth of the parent society. The laws were consolidated and amended in 1874, the term "friendly" being dropped. The growth of these societies has been enormous, and their operations vast. It has been complained that they departed from their original intention by becoming nurseries for the enrichment of the middle classes. There is some truth in this; but they never abandoned their first object—the provision of better homes for the people, by enabling the poorer classes to purchase their own dwellings, and become their own landlords. The exact number of owners of dwellings, purchased through building societies, is not known, but that the total is enormous cannot be gainsaid. There were no returns sufficiently reliable to be available prior to 1875. In that year the total number of societies making returns was only 261; in 1890 the number was 2,860. In 1875 the total amount of shares, deposits, and unappropriated profit was £12,580,013 in England and Wales alone. In 1890 the total for the United Kingdom had reached £52,254,228, of which £50,582,365 was for England and Wales. Of this large aggregate sum, contributed by 624,042 persons, how much belonged to the industrial classes, properly so called, cannot be stated; but that a very large proportion of the payments into building societies come from that class is certain, for the well-to-do classes can get accommodation on better terms, with less anxiety, forasmuch as the periodical payments are often a terrible tax upon the thrifty poor, who strive to become the owners of their own dwellings. In various industrial centres in Lancashire, in Yorkshire, in Northamptonshire, in Leicestershire, in the Metropolis, and other parts of the country, thousands of houses belong to the working class, and more would have belonged to them if the cost of land and its transfer had been less. Whatever their faults, building societies have helped to improve the condition of the people, by diffusing the wealth of the country, and transferring more of its real property to the class which needs it most.

XVIII.—TRADE UNIONS.

Trade Unions were established for the purpose of bettering the condition of their members as regards wages, shorter hours of labour, and better conditions of employment. During the last hundred years these objects have not only been diligently sought but they have been attained, not of course to the extent desired, but immense progress has resulted from their operations and work. They were hampered in their action prior to the final repeal of the "Combination Laws" in 1825, but since that date they have effected a vast improvement in the condition of all sections of the working classes. During the last fifty years they have extended their benefits. They no longer confine themselves to questions of wages, hours of labour, conditions of employment, &c., but have so enlarged their scope that they provide for sickness, old age, out of work, accidents, losses by fire, funeral benefits, &c. In many trades they absolutely keep and maintain their own poor, and yet contribute to the poor's rate according to their assessments. Within the last forty years fourteen societies alone have expended on those benefits £7,331,952, in addition to £462,818 expended in the advancement of their members in the shape of wages, reductions of working hours, and better conditions of employment. The total number of trade societies in the United Kingdom is supposed to be about 1,500, and the aggregate membership not far short of 2,000,000. The accumulated funds of these unions at only £2 per head would reach a capital sum of £4,000,000. This is a moderate computation, for most of the larger unions have from £3 to over £4 per head of membership. The whole of the income, yearly expenditure, and the balance in hand have been contributed by the working classes, without subsidies or help from the other classes of society. The entire agencies thus put into operation by the industrial classes have benefited not only the members of such associations, but the whole class. To argue that the "poor are becoming poorer" with such facts before us is to deny the axiom that cause and effect follow each other in all conditions of life, material and social as well as physical. The full effects may not be seen, may not even have operated, but they will and must follow in due season, though in some cases they may come slowly and tardily.

XIX.—INDUSTRIAL ASSURANCE.

Provision for old age, by industrial assurance, was scarcely possible half a century ago. The mere fact that such business has developed, that large associations flourish by it, is an evidence of the growth of self-respect, self-reliance, and thrift; and also that the margin over bare subsistence wages has increased. The total paid-up capital of such companies in 1880 was £54,223, and the life and annuity funds £1,476,933. At the close of 1889 the capital had increased to £290,916, and the life and annuity funds to £6,878,519. The yearly outgoings had meanwhile increased from £1,638,825 in 1880 to £3,612,012 in 1889. The total claims paid in those nine years amounted to £10,890,189, exclusive of bonuses, surrenders, annuities, dividends, and other outgoings of all kinds, reaching about £20,000,000. But even these figures do not tell the whole tale, for burial societies collect large sums, of which no official accounts are sent to the Government, the members of which are of the poorer class; the life assurance companies of a higher class bear witness to the growing desire to provide for eventualities. The total income of such companies in 1889, as given in the returns, was £21,566,785; the outgoing amounted to £16,483,526, of which amount £11,001,581 were paid in claims. The total capital at that date was £11,343,334; life annuity funds, £154,942,559; funds of fire and marine companies doing life business, £10,215,663; reserve funds, £3,625,646; and profit and loss balances, £2,603,110. The fire insurance companies have increased in extent and in funds in a proportionate degree. Unfortunately the latter are not much within the reach of the poorer classes. In the first place their goods and chattels would not, as a rule, suffice in value for a fire policy; and the cost of collection would be so large as to be treble or fourfold the relative premiums of the better class of offices. Two shillings per cent will cover ordinary insurance, but it would require a penny per week, or 4s. 4d.

per year, to insure £20 for a poor man's home. The risks are greater, and the cost of collection and management would be heavier than in the ordinary offices. Yet one shilling per annum ought to suffice for a premium on £50, if the amount was paid in one sum, say in midsummer of each year.

XX.—WAGES OF LABOUR.

Whether the conditions of hiring and of service are such as to satisfy the hired is not here the question. Doubtless a system of co-operative production would ensure a better division of the profits of production, and secure to labour its due reward. Failing that, a system of profit-sharing, honestly worked out, would give to labour a proportionate recompense for the skill, the industry, and the diligence of the workers. But the normal condition of industrial life is hired labour; and the aspiration of the mass of the workers is for a fair day's wage for a fair day's work. In what age and during what period has this condition been attained and realised? Echo answers—when? As a rule, all through the long centuries of which we have authentic records upon which to rely for the materials upon which to form a judgment, the wages of labour were low, and generally speaking the prices of provisions were high. In more recent years wages have advanced, and the prices of provisions have declined, not in all cases certainly, but generally. Consequently the condition of the poorer classes have improved in two ways—in more wages, and in the increased purchasing power of those wages. Without going further back than the beginning of the present century, we find that the rates of wages in the fourteen or fifteen groups of trades which constitute the bulk of the industries of the country were low, and provisions were high up to the repeal of the Corn Laws, and of other duties which impoverished our people. Since that date there has been a material advance in the rates of wages in every one of those vast groups of industry, the average increase being from 30 per cent to over 100 per cent in wages. There is scarcely a trade in which the advance has been less than 30 per cent. In many branches of industry there has been an advance of from 25 to 33 per cent within the last three years. The rates of wages of female workers have increased enormously in nearly all cases, those in domestic service ranging from 50 to 100 per cent. While admitting that there is room for a still further increase in the rates of wages, it is obvious that the remuneration of labour is on a higher scale than ever before, and this higher scale is attained by even the worst paid of our labouring population. Not less important is the fact that the higher level attained is more easily maintained than formerly, and, moreover, the onward tide is rising higher and higher with each advance.

XXI.—HOURS OF LABOUR.

The reductions in the hours of labour only indirectly affect the subject-matter of this essay, but it has an important bearing upon it. More leisure implies better conditions of existence. Without increased and increasing means, leisure would become irksome and probably mischievous. "Satan finds some mischief still for idle hands to do." Idleness is the bane of the wealthy, even with all their culture. In the case of those who have no resources, such as literature, science, and art provide, or the manly outdoor sports of which all classes of our population are proverbially fond, idleness is more ruinous to health and morals than any conditions to which the working classes can be exposed. Increased leisure, with augmented means, constitute a blessing to those who enjoy those advantages; and the way in which, on the whole, this increased leisure is employed indicates material advancement and improvement. Long hours and low wages almost invariably go together. During the first half of the present century the two co-existed in nearly all industries. The general run of the hours of labour up to the year 1850 was from 63 to as many as 84 hours per week. In some trades they had been reduced to 60 or 61 hours per week in 1845 or 1846; in a few trades to 60 hours per week even earlier. At the present time the average working hours range from 48 hours per week to 56½ hours per week; in only a minority of trades are they so long as 60 hours per week, and even in those the tendency is to shorten the normal working day. In the cotton industries of Lancashire, the woollen industries of Yorkshire, in the other textile trades of Nottinghamshire, Leicestershire, Cheshire, and other districts, the average working hours have largely decreased, not uniformly in all cases, but proportionately in all instances. And in addition to the average reductions in the hours of labour "the hands" enjoy annual holidays in a large number of centres of industry, which holidays are often utilised in trips to the favourite "watering places" of the districts, to other health resorts, or to the Metropolis. The Isle of Man is often invaded by armies of pleasure seekers, and some even penetrate into the Lake Districts of Cumberland and Scotland. With the increase of leisure has come a more rational method of enjoying it and utilising it. Both the reductions in the working hours and the mode of employing those hours testify to improved conditions, not in isolated instances only, but in the mass. They reach to the very poor, not permanently perhaps, at all times, but generally, even if only at intervals. The improvement in this respect is universal, if not always in the same degree. The "Saturday half-holiday" is general in a vast number of important industries, such as the textile trades, building trades, engineering, iron, steel, and all cognate trades, and others, and early closing is making great progress in most of the retail as well as wholesale businesses of the country.

XXII.—PROTECTIVE LAW.

The long series of groups of "protective enactments," having for their object the regulation of the hours of labour of women and children, improved sanitary conditions in the factory, workshop, or workplace, greater safety of the workers while following their employment, the payment of wages in current coin, prohibition of payments of wages in public-houses, and of stoppages from wages, and similar legislative enactments, have all promoted the welfare of the masses of the people, and tended to improve even their financial condition. Space will not permit of more than a mere enumeration of the several groups of Acts, but the mere mention of them will indicate their extent and importance. They comprise:—(1) The Factory and Workshop Acts, 1801–2 to 1891; about seventy statutes dealing with this subject have been passed within the present century. (2) The Mines Regulation Acts; about fifteen have been enacted in this group. (3) Acts relating to Chimney Sweepers. (4) Acts relating to Coal Whippers and Ballast Heavers. (5) Acts relating to Bakers and Bakehouses. (6) Acts relating to our Merchant Seamen. (7) The Canal Boats Acts. (8) Acts relating to the Employment of Women and Children in Agriculture. (9) To the Employment of Children in Places of Public Entertainment. (10) Acts relating to Apprentices—Pauper and other Children. (11) To Domestic and Farm Servants. (12) The Truck Acts, Payment of Wages, Stoppages of Wages, &c. (13) Employers' Liability Acts—Compensation for Injuries. (14) Lodgers' Goods Protection Acts. (15) Courts of Conciliation and Arbitration Acts. These groups of Acts, and others that could be named, have all contributed to the progress and the improvement of the condition of the working people, not only directly, in the mode and manner and to the extent intended by the several groups of enactments, but indirectly, in divers ways; for example, in methods and conditions of employment, in reducing the hours of labour, in increasing their wages, in improving their homes and surroundings, and generally in their amelioration and elevation. Under such a system of legislative enactment it would be impossible, in the very nature of things, for the poor to become poorer. If actual or increased accumulations have not resulted from all this legislation, greater comfort has been produced; the people have attained thereby a higher standard of living in daily life, and health and personal safety has been secured. The code of Protective Law in the United Kingdom is more varied, more extended, and more complete than in any other country in the world. And it has this supreme advantage—it does not interfere with individual self-help, nor with mutual help; it simply supplements it.

PART II.

XXIII.

"THE RICH RICHER."

IT is not easy, perhaps, to institute any exact comparison between the present and the past, that is any remote past, as regards the relative number of those who may be said to possess wealth compared with the non-wealthy, or the poorer classes. But the facts of history would seem to show that the proportion of those possessing "means" was small as compared with the industrial population, and extremely small as compared with the "poor," in the sense in which that term is used in this connection. That there have been some very rich, relatively to the mass, in all ages and in all countries, seems certain, in so far as the available evidence upon the subject gives any information; and that some, nay many, very poor existed side by side with the then rich is no less certain. The facts of our own history appear to show that the wealth of the country is more diffused now than at any former period. The gradations between the rich and the poor are less abrupt to-day than formerly, and the gradients are becoming less precipitous almost daily. Were lines resorted to, as a means of delineation, it would be found that between the very fat or thick lines representing wealth, and the very thin lines representing poverty, the shades of relative thickness and fineness would gradually and softly merge one into the other in such almost imperceptible degrees as to be nearly lost in definite outline. Between Chatsworth, Welbeck Abbey, or Woburn Abbey, and the wretched hovels in which some of the worst cared for poor labourers exist in some of our country villages, there is a great chasm, an almost impassable gulph; just as there is between Grosvenor House, Devonshire House, or Northumberland House, and some of the foul tenements in various parts of London.

But similar disparities existed in the olden times between the castles of the barons, and the mansions of the wealthy, and the kennels in which the poor of those days dwelt. There may be differences in degree, but the chief difference is to be found in the fact that the public conscience is more alive to the unequal conditions than formerly, and is more touched to the quick by the sickening comparison, if it be only for fear of the consequences of unmindfulness.

(*a*) *Accumulated Wealth.*—The accumulated wealth of the United Kingdom is vast beyond the dreams of avarice; and it is continually growing, sometimes with a rapidity which is phenomenal, at other times more slowly, but the expansion of wealth continues. The national wealth is so enormous that it is becoming burdensome, as now distributed. Diffusion is required to lessen the incumbrance. Its value is reduced by reason of its magnitude; hence the ease with which Mr. Goschen was able to effect his conversion scheme, reducing the interest of Government Stock. Even the interest upon deposits in the savings banks has been reduced, because of the "cheapness of money." There has been, and will be, fluctuations; but the tendency is towards a lower level. It is possible that, at no remote future, money will go a begging, at even 1 per cent. It was not always so, is not so now to the poor man. Estimates of the aggregate wealth and of the total yearly income of the nation have from time to time been made, but at best they are only approximate; and their value depends upon the ability, experience, wide knowledge, care, and honesty of the compiler. The figures given must always be accepted with reserve, but those quoted are from the best authorities in each case at the dates when they were compiled, or to which the tables refer. Sir Frederic Morton Eden, Bart., in his valuable work, "The State of the Poor," furnishes the following estimate at the date of the "Revolution," 1688. Total population, 5,500,520. The estimated aggregate income of the country for the year, £43,491,800. The total yearly income is estimated at £32. 5s. per family, and per person £7. 18s., being on the average about four to a family. It is further estimated that the expenditure per head of population was £7. 9s. 3d., leaving a net surplus of 8s. 9d. per head for accumulation, or an aggregate of £2,401,200 a year. He further gives the following computation:—

Description of Class.	The Total No. of Persons.	Yearly Income per Head.	Yearly Expenditure per Head.
		£ s. d.	£ s. d.
Labourers and Servants of all sorts ..	1,275,000	4 10 0	4 12 0
Cottagers and Paupers..............	1,300,000	2 0 0	2 5 0

There were, he estimates, 849,000 families, consisting of 2,795,000 persons, of different classes, whose total income per family was only £10. 10s. per year, or £3. 5s. per head. Besides which there were 30,000 vagrants, beggars, thieves, &c., whose total income was only £2 per head, but whose cost to the country was £4 each person.

(*b*) Dr. Davenent furnishes some figures relating to the same period, and about the same date. Estimating the population at 5,500,520, in 1685, he divided them into two classes, as follows :—(1) Those that increase the wealth of the nation by land, arts, industry, and maintaining themselves and their families by such means, 2,675,520. (2) Those who only partly maintain themselves by their labour, 2,825,000. This estimate, it will be seen, implies that more than one-half of the entire population were in a state of semi-pauperism, inasmuch as the total income was insufficient for their support. Astounding as these figures are, they are supported by quite another set of figures, which have the appearance of accuracy, being based in some way upon actual returns. It appears that the total number of houses chargeable to the poor—that is, of sufficient rental to be rated to the poor—in 1690 was only 590,000, while those not chargeable was, it is stated, 710,000. A later estimate, in 1777, gives 701,473 houses as being chargeable to the poor, whilst those not chargeable numbered 251,261. In 1781 the number of houses chargeable to the poor is said to have been 721,000, not chargeable to the poor 943,247. The discrepancies in these figures point to inadequate returns, especially in 1777, for no such reversal could have taken place between that date and 1781. The figures for 1690 would appear to be more approximately correct, for the estimated total number of paupers in 1689, the year previous, was 1,330,000, the poor's rate realising £665,362 on the then assessment, while the land tax in 1693, only four years later, yielded £1,038,184. Whichever way we analyse these figures, the conclusion is that the poverty of the people in the mass was most acute, and that, too, at a time when the government of the nation was settling down to constitutional principles, and the wealth of the country was developing and expanding. During the succeeding 120 years there were great accumulations of wealth, but there was a process of exhaustion also by the wars in which the nation was involved. Large fortunes were amassed by the few, and the circle of opulent traders, merchants, and manufacturers was enlarged, but the condition of the masses did not improve correspondingly. Land improved in value, if the agriculturists did not flourish in the same ratio. The sure foundations of future developments were, however, laid in this period.

(*c*) A much more elaborate calculation was made by Dr. Colquhoun in the earlier years of the present century. In his treatise on the Wealth, Power, and Resources of the British Empire (1814) he gives the following estimate as to the property of the United Kingdom. The estimate of profits on that basis, in column 2, is by Mr. George Webb Hall, in his Report to the Agricultural Associations of Great Britain and Ireland, May 1st, 1820:—

Description of Property.	1812–13.	
	Estimated Value of Property.	Estimated Value of Profits or Income.
	£	£
Agricultural Property in all its branches........	216,817,624	98,715,608
Mines and Minerals of all kinds, including Coal..	9,000,000	1,125,000
Manufactures in all its branches	114,230,000	14,278,750
Inland Trade in all its branches	31,500,000	3,937,500
Foreign Commerce and Shipping	46,373,748	5,796,718
Coasting Trade of the United Kingdom	2,000,000	250,000
Fisheries, exclusive of Fisheries in Newfoundland	2,100,000	262,500
Chartered and Private Banks of all kinds	3,500,000	3,500,000
Total Estimated Value........	£425,521,372	£127,866,076

The foregoing calculation is so curious that it is necessary to give Mr. Hall's basis of computation of profits in order to show how he arrives at the conclusion that the gross profits on the total valuation equal more than one-fourth the estimated value. The term profits in this connection includes cost of production, wages, and payments incidental to production. The "total profits on the production of the soil in 1813" he estimates thus:—On total land value, £216,817,624, one-fourth, as the rental, a net profit to landowners, £54,204,406; cultivators for profits of stock, capital, and skill, £40,653,304; tithes, £2,732,898; mines and minerals—"the lord's" share on £9,000,000—royalties, rents, &c., 12½ per cent, £1,125,000; and the farmers and workers of mines, £1,125,000; total, £99,840,608. Profits on manufactures, 12½ per cent; inland trade, 12½ per cent; foreign commerce and shipping, 12½ per cent; coasting trade, 12½ per cent; fisheries, 12½ per cent; and profits upon capital of £40,700,000 of banks, chartered and private; total on this group, £28,025,468. Aggregate total, £127,866,076. It will be observed that the value of houses are not included in the calculation, but Mr. Hall adduces very strong evidence in support of his estimate as to the value of what he calls the profits of the productions of the soil, and also the profits of commerce and manufactures, under each of the heads. He proves that the "soil" paid property tax upon a profit of nearly £30,000,000, and banking and trade upon £20,000,000, the latter approximating to an assessment upon the estimated profits on Dr. Colquhoun's estimated gross value.

(*d*) Some further calculations, based upon Dr. Colquhoun's tables, were made in 1821, when Mr. Joshua Collier made an estimate of the amount of property which might be assessed to the property tax, the yield of which would, according to his figures, produce £25,000,000 a year. Mr. Collier estimated that the aggregate gross value of the property in the United Kingdom and her dependencies amounted to £4,081,530,895. From that total he deducted £748,197,562 as the property of persons not in receipt of £1,000 a year, of non-residents employing their capital in the colonies and in foreign countries, and national property, such as naval and military stores, &c.; the residue of £3,333,333,333 he suggested as the "property which may become a fair object of taxation" on his basis. He estimated that the whole of that vast capital belonged to about 500,000 of the population, whose possessions ranged from £1,000 up to a total of £128,000. He does not imply that none had fortunes over that sum; on the contrary he supposes that some 488 did possess more than that amount of property, some of whom possessed more than a million. Mr. J. R. Porter dealt with accumulations of capital in his work "Progress of the Nation," and in a paper read before the British Association in 1851. He shows at that date the increasing number, and the ratio to the whole, of those whose incomes range from £150 to £500 as compared with those whose incomes exceed £5,000. Comparing the incomes of 1812 with those of 1848, he shows that those whose income was from £150 to £500 increased from 30,732 to 91,101, or an increase of 60,369; those whose income ranged from £500 to £5,000 increased from 8,624 in 1812 to 21,007 in 1848, an increase of 12,483; while those whose incomes ranged from £5,000 to £50,000 stood at 409 in 1812 and at 1,159 in 1848, the increase being 750. Only 22 are returned at incomes over £50,000 in 1848, but this is altogether doubtful. The growth of capital is further indicated by the probate duty, which yielded in 1801, £3,541,931; in 1806, £7,039,031; in 1811, £14,757,420; in 1821, £33,023,060; in 1831, £39,532,397; in 1841, £41,476,521; and in 1848, £44,348,721. The returns show that only 1·13 per cent of the estates were valued over £30,000, 18·42 per cent between £15,000 and £30,000, the percentage on estates up to £1,500 being 15·56 per cent. The facts and figures, in so far as available at that date, do not show that the rich were becoming richer and the poor poorer, the progress being all along the lines.

(*e*) In the years 1867 and 1868 there was a good deal of speculation as to the relative progress of wealth, and the ratio of that progress among the different classes of the community. Mr. Gladstone had, in 1866, computed that the earnings of the working classes, in the aggregate, amounted to £250,000,000 a year. Mr. Leone Levi, in 1867, and Mr. Dudley Baxter, in 1868, made some elaborate calculations with the view of showing the enormous growth of capital and income, and the relative distribution of both; the former placed the earnings of the working classes alone at £418,000,000, and the income of the middle and the wealthier classes at about £500,000,000. Mr. Dudley Baxter estimated that the income of 2,759,000 of the upper and middle classes amounted to £489,474,000, and of 10,961,000 of the manual labour class at £324,645,000. The aggregate income of the nation was computed at £760,000,000 in 1860, by Mr. Mulhall; at £918,000,000 in 1867, by Mr Levi; and at £814,119,000 in 1868, by Mr. Baxter. The difference of £104,000,000 in the two estimates is very large, but one might have included elements which the other did not. Mr. Mulhall further considered that the aggregate had risen in 1882 to £1,247,000,000. Vast as those total figures amount to it is doubtful whether they exceed the actual income of the country, or even express what the real aggregate is. Mr. Robert Giffen gives the total income in 1843 at £515,000,000, and in 1884 at £1,200,000,000, but he adds a note to Essays in Finance, second series, page 460, that he might have put the figures at £1,270,000,000. Since those figures were published we have had five years of prosperity, so that the aggregate is even much larger at the present time. Probably the entire national income has now reached an aggregate total of £1,300,000,000, a sum so stupendous as to be inconceivable except by comparison with other figures, themselves vast in extent, and scarcely capable of being grasped. But the magnitude of our resources, the immensity of our accumulations, and the vastness of our annual national income are not so much in dispute as is the question whether those possessions are more diffused than formerly, or less diffused, and whether the relative possessions of persons and classes approximate more closely in degree and quantity than formerly, and if so to what extent.

(*f*) *Increase of Riches—large fortunes.*—There is, of course, some truth in the expression—the rich richer, for wealth, in a certain sense, creates wealth. But at best it is only half a truth, deductions from which are almost sure to be misleading, probably vicious and mischievous, and possibly dangerous. There are doubtless more individual large fortunes to-day than ever there were, and some of them are so vast that the possessors cannot live up to their income.

Some gamble away a portion of the surplus, a few give largely to political, or charitable, or religious objects, many squander in waste what would be a blessing if wisely distributed amongst those who have less than their absolute needs require. It would be invidious to mention names, and the temptation to do so must be resisted, otherwise a list could be given of some whose incomes are increasing at an enormous rate, some for example of the "great-ground landlords" of London, Liverpool, and other large towns and cities in the kingdom. As the leases fall in the annual value of the property increases in numerous instances by almost fabulous percentages, such for example as from £10 a year ground rent to a yearly rental of £50, £60, or it may be £70 per annum, less outgoings in the shape of repairs, landlord's rates and taxes, and losses by being unlet. It is admitted on all hands that farming lands have depreciated in value during the last few years, but the selling price of land does not show any enormous or even considerable decrease in value. Even when depression was most acute the selling price did not diminish in proportion to the alleged depreciation, except in a few isolated cases possibly, which were quoted in all the newspapers. Enormous fortunes are not, as a rule, amassed in trade or commerce so quickly as they were some years ago; but instances now and again occur in which a "big haul" is made by some "lucky adventurer." The slower process is best for the nation, however irksome it may be to the individual, for feverish speculation brings in its train financial troubles, often ending in ruin to a large number of innocent victims.

(*g*) *Diffusion of Wealth.*—With the greater accumulation of wealth there has been also a wider diffusion. That process has been going slowly but surely for more than a century. In recent years the diffusion has been more rapid, from various causes. The distribution at death, when the fortune of some successful merchant, great manufacturer, great contractor, or lucky adventurer is distributed among his children, or when, at marriage, a "marriage portion" accompanies the happy nuptials, the millions amassed are divided into portions; each recipient is the more wealthy for the division, but the aggregate in the hands of one person is less in proportion to the number of sharers. Even estates of the landholders, which do not change hands in the ordinary sense of the term, being entailed, are often subject to heavy "settlements," so that the net income becomes less to the inheriting possessor. In more recent years the Companies Acts have in various ways tended to a diffusion of wealth, though in other ways savings have been dissipated. Co-operation has uniformly tended to diffusion, and even when it does not take the shape of actual money, the diffusion is manifest in home comforts. The old yeomanry may have decreased in number, but another great middle class has grown up, so large in numbers, so opulent, and so important as to dispute the right of ascendancy claimed by the "Upper Ten." From that middle class are now drawn our statesmen, the men who fill our learned professions, and many of our generals and commanders, as well as our merchant princes and manufacturers. The mansions of the wealthy all over the land, the "squares" in our towns, the long lines of splendid houses in our streets, and the villas in the suburbs, all attest the growth of that class, and prove that the pile of national wealth is shared by an ever growing class, in numerous sections and gradations.

(*h*) *The Tale told by the Income Tax Returns.*—In the first place, the gross annual value of property and profits assessed under all the schedules was in 1855 £308,000,000, in 1884 £629,000,000, or more than double. The increase is manifest under each head, A, B, C, D, and E. The increase will be more apparent by a simple table, thus:—

Years.	A. Millions.	B. Millions.	C. Millions.	D. Millions.	E. Millions.	Total. Millions.	Houses. Millions.
	£	£	£	£	£	£	1862
1855	125	50	27	91	15	308	£62
1884	193	66	41	291	38	629	121
Increase....	68	16	14	200	23	321	59
Average, 1885–9.	196	62	44	292	40	634	133

The increased value of land is put down at 7½ millions since 1862, mines at 2½ millions, ironworks at 1½ millions, gasworks at 3½ millions, and quarries at half a million, the other profits at 4¾ millions. These are modest increases compared with profits under Schedule D, that is, the taxation of incomes. The foregoing figures are based on the admissions and payments of the assessed; no one can doubt that the actual increase is largely in excess of the amounts stated. Here, again, it is not so much the augmented accumulations subject to assessment as the diffusion of the gross amount among the different classes of the community that is of importance in this connection. The following figures will show the proportionate increase in the number of those who participate in the growing wealth of the small and moderate incomes compared with the large and huge incomes of the comparatively few :—

THE RICH RICHER.

Incomes.	Numbers. 1843.	Numbers. 1879-80.	Increase in 37 years.	Numbers. 1889.
Under £200	39,366	130,101	90,735	215,546
£200 and under £300	28,370	88,445	60,075	106,761
300 ,, ,, 400	13,429	39,896	26,467	45,133
Totals	81,165	258,442	177,277	367,440
£400 and under £1,000..	18,443	43,757	25,314	48,294
1,000 ,, ,, 5,000..	6,328	15,671	9,343	18,081
5,000 ,, ,, 10,000..	493	1,437	944	1,852
10,000 ,, ,, 50,000..	200	785	585	969
Above £50,000	8	68	60	79
Totals	106,637	320,162	213,523	436,715

The diffusion of property and profits is manifest from these figures in all the classes.

(*i*) The diffusion of wealth is so wide that thousands of visitors who pay a visit to the Metropolis may pass days or even weeks in London without seeing any signs of the wretchedness and poverty of which he reads or hears. He can pass through miles and miles of squares and streets and never see anything but what speaks of affluence, or at least of comfort. It is perhaps this fact that brings into sad prominence the dark and dirty courts and alleys into which he might happen to peep. But even then he will be impressed by the fact that the poverty of which he has had but a glimpse is the exception, not the rule. He must penetrate further before he can realise the extent of the misery and destitution that undoubtedly exist. If, indeed, he passed his time in some quarters of the East End he would come to the conclusion that squalor was the normal condition of the great city of which he had heard so much. Neither conclusion would be quite accurate, based upon his limited experience. The most complete picture of the relative conditions of the inhabitants of the Metropolis is that recently given in vol. 2 of Mr. Charles Booth's work, "Labour and Life of the People." These are his figures :—

Description of Class.	Total Numbers.	Per Cent of Total.	Per Cent.
A. Lowest class. Vicious, semi-criminal	37,610 or	·9	In Poverty. 30·7
B. Very poor. Casual class	316,834 or	7·5	
C. D. Poor, 18s. to 21s. per week. Moderate family	938,293 or	22·3	
E. F. Working class. Comfortable	2,168,503 or	51·5	In Comfort 69·3
G. H. Middle class, and above	749,930 or	17·8	
Total described	4,209,170 or	100·0	100·0
Inmates of Institutions	99,830	..	..
Grand Total	4,309,000	..	..

Those described as "poor" can hardly be *in poverty* with from 18s. to 21s. per week; certainly they need not be, for plenty live on less than that sum. Accepting these figures as being approximately correct, we find that Mr. Booth estimates the lowest class (*a*), including the vicious and semi-criminal class, at 0·7 per cent, and the very poor (*b*), including the casual class, at 7·5 per cent, the total being 8·4 per cent of the population. But the two combined would not equal the actual pauper class of fifty years ago, at which time the semi-criminal classes were larger in proportion to population than now.

◆

XXIV.

CONCLUSIONS.

A CAREFUL and extensive survey and investigation of the facts and circumstances relating to the condition of the people, and relatively of the two great sections comprised in the terms rich and poor, lead to the following conclusions, in so far as the subject under consideration is concerned:—

(1) That there is no foundation whatever for the statement that the poor are becoming poorer, as compared with any previous and given period of our history. The expression is not only misleading, it is false.

(2) That the condition of the poor has improved, gradually and slowly, but generally, especially during the last fifty years; and that improvement is going on with augmented force and accelerated speed, and especially during the last decade.

(3) That the rich are not growing richer, relatively to the poor, in comparison with former times, though there are instances of enormous fortunes and of vast annual incomes. Still there may be cases in which the disparity between the yearly incomes, or the

aggregate wealth of a few, and the insignificant earnings of the very poor is so great as to create the suspicion that the difference is greater than in former times.

(4) That there is a constantly widening circle of individuals of great wealth; but the tendency is towards reduced incomes from such wealth, inasmuch as the interest on money is diminishing and decreasing, and is likely still further to decrease.

(5) That there is a largely increasing number of persons of independent means, ranging from all incomes liable to the income tax, throughout all the grades, to the highest, those with "moderate incomes" increasing in a greater ratio than all the higher grades put together.

(6) That there still remains a large number of very poor, some of which appear to be almost unimprovable: (*a*) The pauper class; (*b*) the thriftless; and (*c*) the worthless, or the criminal classes. These are all diminishing in numbers in proportion to population, but sufficient remain to constitute a black spot in our midst.

(7) Of these classes the pauper class has largely decreased in actual numbers, while the ratio to population is less than one-half what it was fifty years ago. But even these are not poorer, for they are better cared for, are better fed, clothed, and housed than they were half a century ago. The thriftless earn more, and spend more to-day than ever they did, and they are more compassionately treated than at any former period. The criminal classes are also better cared for, and better fed and treated; so that none are poorer, all are even better off than formerly.

(8) Generally, there are signs of improvement all round—in the treatment of the criminal classes in our gaols and convict prisons; in the treatment of paupers and pauper children in workhouses; of casuals in the casual wards; of the poor who receive outdoor relief; of the sick poor in hospitals and dispensaries; and in the mode and extent of temporary assistance in the hour of need, from the many charitable institutions all over the country. The "submerged tenth" is being looked after by special agencies, some of which have been called into existence within the last two or three years. Children especially are being cared for, not only by legislative enactment for shorter hours, and by provision for their education and improvement,

by means of excellent elementary schools all over the country, but by pauper schools for the poor, reformatory and industrial schools for the more depraved and vicious, caused by early neglect, instead of the prison, as formerly. The condition of females is vastly improved by legislation, and by the general advance of education, and by the opening up of avenues of employment where none previously were open to them. The position of adult males in all ranks of labour is better to-day than it ever was before in the industrial history of our country. Ability, industry, frugality, sobriety, and cultured intelligence find a recognition which formerly was sought for in vain. The workmen of to-day find their representatives in the Legislative Chamber, on Royal Commissions, on school boards, on county councils, in some of the municipal corporations of the country, and on the various local boards in urban and rural sanitary districts. Hitherto the most laborious part of the work has been the removal of obstacles and the smoothing of difficulties; now the path of progress is open, the road a king's highway. Diligence and zeal, tempered by prudence and guided by intelligence, will achieve for the masses of our people such progress and prosperity as were never dreamed of, even by the most sanguine, in the "good old days" so often talked about but never enjoyed by "the poor." It must, however, be remembered that the mass can only be improved in proportion as the individual elements that compose it improve. Personal effort must precede general amelioration, because collective effort can only equal the combined forces of the former, in whatever proportions it may be exercised and employed.

◆

"THE SOUTH SEA BUBBLE."

BY HENRY DUNCKLEY, M.A., LL.D.

"THE SOUTH SEA BUBBLE" is the nickname given to the huge inflation in the price of the stock of the South Sea Company which occurred in the year 1720, with its subsequent collapse. The nickname is well deserved. There have been many such bubbles since, and some of them have been of large dimensions. But the South Sea Bubble is admitted to have been one of the most remarkable that human folly, not without an admixture of knavery, has so far been able to produce. For this reason it has a right to stand almost at the head of the whole class, and to be regarded as in some sense symbolical of the utmost that can be achieved when imposture and credulity combine their forces, and avarice inspires them both. It will be our object to see how the bubble arose, of what materials, "soapy" or gaseous, it was composed, by what devices it was blown out to its enormous size, how at last it burst, and the consequences that were produced upon the fortunes of those who had permitted themselves to be misled by it. The bubble itself lasted less than a year, but it had its place in schemes of national finance which were then in favour, and these cover a longer period. It has an inner history which will be found instructive, though as the facts do not lend themselves to picturesque narrative, they may make some demand upon our patience. In order to accomplish our object satisfactorily it will be necessary to look at the inside of the scheme as well as the outside, and to begin at the beginning.

THE FIRST NATIONAL DEBTS.

PREVIOUS to the Revolution of 1688 the nation managed, on the whole, to pay its way from year to year without going into debt. Short accommodation loans were often required, but they were procured without much difficulty, and were soon paid off out of the money provided by Parliament. When William of Orange became king he was already committed to a war with France for the maintenance of the balance of power in Europe, and in the prosecution of his plans he soon needed more money than it was convenient to raise by taxation within the year. The only alternative was borrowing, but it was a necessity which had not yet been encountered on a great scale, and Parliament entered upon the new course with some trepidation. The first considerable transactions were done in 1692 and 1694, when annuities for fixed terms of years, the greater part for ninety-nine years, were offered to the public. In this way a sum of more than £12,000,000 was raised at once, the Government covenanting with the purchasers of the annuities to pay so much every year for the fixed term of years, at the end of which the sum borrowed, both principal and interest, would be liquidated. The annuities could change hands in the market, but so far as the Government was concerned for the period fixed this debt was irredeemable. It could not be paid off before the end of the term without the consent of the annuitants. The nation did not like a debt contracted on such terms. Their nerves were not hardened as ours have become, and the prospect of having to go on paying for ninety-nine years filled them with dismay. Hence there was a preference for debts that could be paid off at any time by giving a year's notice. The nation always had a dream of peace and economy before their eyes, when they would be able to make large savings out of the taxes and easily wipe out all the debts they owed. Unfortunately that happy time was never to arrive, but they never ceased to dream of it, and their great anxiety for the speedy liquidation of their debts led to their becoming one of the parties to the transactions which we have to relate. In borrowing money on the usual terms the Government preferred to deal with companies rather than with individuals, and even promoted companies for the purpose of borrowing from them. This happened first with the Bank of England. The Bank was incorporated by Act of Parliament and Royal Charter in 1694. It was endowed with special privileges as a banking establishment, and in return it advanced £1,200,000 to the Government at 8 per cent interest, with an additional sum of £4,000 a year for expenses of management, the whole amounting to £100,000 a year. The credit of the Government was low, and it could borrow only at a high rate of interest. In a few years it stood in better credit, and the rate was reduced, but the Bank continued to make advances from time to time till the total debt owing by the Government reached the permanent sum at which it has long figured in the Bank Returns. In 1697 the new East India Company was established by Act of Parliament, with exclusive trading privileges which were not abolished till 1833. In return for these privileges the company had to lend £2,000,000 to the Government of King William, and a further sum of £1,200,000 to that of Queen Anne. These debts were redeemable. They could be paid off on notice being given, but they were regarded as a desirable investment, and the companies were not at all anxious to have them liquidated.

To cover these loans the companies were permitted to enlarge their capital by the same amount, the new stock was offered to the public, and in this way the money was raised.

THE SOUTH SEA COMPANY.

In 1710 the Government had a floating debt of £10,000,000 which they wished to fund, and to enable them to do so the South Sea Company was founded. It had for its model the East India Company, and its prospects at the time were probably considered equally brilliant, though fate had otherwise decreed. The terms were that the company should lend the Government the sum required, and receive interest at the rate of 6 per cent per annum, together with £8,000 a year for the cost of management. The special privilege conferred upon it in return was the exclusive right of trading with the Spanish and Portuguese Settlements of South America. The value of this privilege was of uncertain amount, and the arrangements made by the Treaty of Utrecht three years later rendered it less than was expected. By that treaty the so-called Assiento contract, which had been given to various countries in turn since the days of the Emperor Charles V., was made over to England, and the Government gave it to the South Sea Company. By this contract the company undertook, from the 1st of May, 1713, to the 1st of May, 1743, to transport to the West Indies, for the use of the Spanish colonists, 144,000 negroes at the rate of 4,800 a year, on condition of paying a tax on every negro to the King of Spain. They would have to procure the negroes from the slave-catchers on the African coast, carry them across the sea, and sell them for as much as they would fetch. It was understood to be anything but a lucrative traffic. The French and Portuguese companies which enjoyed it previously had been ruined by it, and it was not likely that the South Sea Company would do much better. As regards the trading privileges which had been promised them, they had to lay their account with the Spanish Government. Freedom of trade was out of the question, but they were to be permitted to send one vessel of 500 tons burden once a year to the Spanish West Indies. Such was the privileged outfit with which the South Sea Company started. The worth of it can be very easily assessed. They had first to establish factories, as they were called, or warehouses, under proper oversight, at the different places where it was intended to open traffic, and this would need a considerable outlay. Then, though they had an exclusive right of trade against English competitors, they were not free from the competition of Spanish and Portuguese merchants, who could easily obtain a supply of English goods and outsell the agents of the South Sea Company. Even English merchants could share indirectly in the competition.

They were not permitted to send their ships to the West Indies, but they could send English goods to some Spanish port, and bring back West Indian or South American produce. The worst was that the company could not trust their own agents. Supercargoes went out with their ships, and there were agents on shore through whom the business was conducted. In the accounts of each voyage items would appear which were open to much suspicion, and which no doubt covered some act of roguery, though detection was impossible. Money alleged to have been spent in greasing the palms of the Spanish officials, or in making presents to the higher authorities, had in many cases gone into the pockets of their own servants. These servants, while engaged to act solely on behalf of the company, did business on their own account. As the vessel on its return voyage neared the Thames, boats would put out to take on board the parcels of produce which the agents did not dare to take on to London. The allegations made to this effect do not rest upon mere suspicion. They are supported by an abundance of documentary evidence. The result was that while the servants of the company made fortunes the company made losses, or but slight profits. Their first ship was sent out in 1717, but it happened that war broke out between England and Spain that same year, and all their goods were confiscated. Adam Smith, looking back upon the trading career of the company, says, "of the ten voyages which this annual ship was allowed to make they are said to have gained considerably by one, that of the 'Royal Caroline,' in 1731, and to have been losers, more or less, by almost all the rest."

From these facts it will not be difficult to infer what the financial condition of the South Sea Company must have been in 1719, the year before they launched out into the great deep of speculation. The money they had lent to the Government was represented by the same amount of capital stock, on which they received interest, first at 6 and afterwards at 5 per cent. This interest constituted the bulk of the annual revenue which they had to dispose of in dividends, enlarged, or possibly diminished, by the results of their trading. The price of their stock in the open market varied from £116 to £119 per cent; its real value was believed not to exceed £90. What was wanting in immediate profits was compensated by large expectations. There were ambitious men on the board of directors, who had some acquaintance with the stock-jobbing arts of Change Alley. It appeared to them that neither gain nor glory was to be obtained by the slow and commonplace methods they had hitherto pursued, and that the company might be made the basis of much more extensive operations. Some of them quietly thought out a scheme which seemed to open a broad and sure path to wealth, and they resolved to bring it to the notice of the Government.

THE SOUTH SEA SCHEME.

THE scheme was in effect that the company should take over all the debts of the Government, the whole of those debts which we should now call the National Debt. It was described as "A scheme for advancing the public credit, and for a certain reduction of the interest of the whole debt of the nation to 4 per cent per annum at the end of seven years from midsummer, 1720, and to be thenceforth redeemable by Parliament at one year's notice, either in the whole or in parcels. Also for rendering it practicable to alter, change, or even to sink the most burdensome funds; and to reduce the several branches of the customs, excise, &c., into one entire duty of customs, excise, &c." To carry this scheme into effect it was proposed that Parliament should empower the King or the Lords of the Treasury to treat with the Bank of England, the East India Company, and the South Sea Company jointly, or with either of them separately, to take over the debt on certain terms. The Bank of England and the East India Company were mentioned only for the sake of appearances. A paper which accompanied the scheme set forth that although the three companies had been mentioned indifferently, yet as the South Sea Company had the largest capital and had the King for their governor, and were capable of some undertakings of which the other companies were not, they would probably be found the fittest to enter into the arrangement. The distinction between the redeemable and the irredeemable debts has been already explained. The latter consisted of the annuities which had been granted for a fixed term of years, the greater part for ninety-nine years, but some for twenty-five years. The debts of both kinds were to be taken over. The terms were that the company with whom the agreement was made should be at liberty to buy them up, or to take them in as subscriptions to their capital stock, or to pay them off. In the case of the annuitants, it was understood that no compulsion should or could be used. If they chose to go on receiving their annual payments from the Government they were to be free to do so, but it was hoped that they would be brought in. The plan by which the company were to be enabled to deal with these large sums was that for every £100 of redeemable debt brought in they should be allowed to add £100 to their capital, and the same amount for every £5 of the annuities for which they should become responsible. These terms amounted for the latter to twenty years' purchase. The short annuities were to be taken over on proportionately lower terms. A hope was expressed that the sum which it cost the Government to manage these debts should be allowed the company. The rate of interest then paid, viz., 5 per cent, was to be continued till midsummer, 1727, after which date it was to be reduced to 4 per cent.

That a company, whether public or private, should propose to take over all the debts of the Government strikes us at first as an astounding idea. But the method by which it was to be done is simple. For every hundred pounds of debt taken over the company would increase their capital by one hundred pounds, and offer that hundred pounds of fresh capital to the public to be subscribed for. If the public subscribed the capital the company would use it in paying off the same amount of debt. The same method holds good for a million. In this way the company might assume the whole debt. To whatever extent they took over the debt they would simply place themselves in the position of the Government, who would make the annual payment of interest to them instead of to the public. If those persons who held portions of the Government debt chose to subscribe the amount of the debt to the company, paying themselves with the company's stock, the debt so subscribed would be as good as money. Here it may naturally be asked in what way would the proposed arrangement be to the benefit of either party—the Government or the company, since the Government would still have to go on making the usual payments, and the company who received those payments would simply distribute the money to those who would else have received it from the Government. As regards the Government the advantages were, first, the promised reduction of the rate of interest to 4 per cent at the end of seven years. Next, the debt being in the hands of a company would be more manageable. It was provided that after seven years it might be paid off in parcels or instalments. So far as the annuitants came in the annuities would become redeemable at the option of the company, whose assent would be easily obtained if the Government wished it. Then there would be an advantage in the simplification of the taxes. Certain taxes were at that time appropriated to paying interest on or paying off certain classes of debts, and the appropriation could not be disturbed so long as the debts remained separate. But if all the debts were consolidated in the hands of one company, the taxes also might be consolidated, with a great increase of facility in the method of collection. The advantages which the company hoped to derive from the bargain were of another order. They were purely speculative. If the public were only willing to subscribe one hundred pounds either in money or cancelled debt for every hundred pounds of the company's stock the company would gain nothing. They would merely be mechanical paymasters in the service of the Government. But suppose the public had so much faith in the prospects of the company, were so well assured of its ability to pay good dividends, as to be willing to pay one hundred and fifty pounds for every hundred pounds of the company's stock. In that case the hundred pounds of debt taken over from the

Government would be provided for, and there would be fifty pounds more as profit to the company. If this were done on the scale of a million's worth of stock there would be half-a-million of clear profit for the company, and so on with larger amounts. This is the consideration which it is important to keep in view. The whole future career of the company and the great "bubble" itself depended upon this speculation. If the public had only been willing to buy the stock at par there would have been no gains or slight ones, and there would have been no losses. The company believed that when once the bargain was made with the Government the price of their stock would go up, or that they would be able to drive it up, and unfortunately the hopes they placed on the impressionable character of the public were more than fulfilled.

These were the financial arrangements of the scheme, but there were others which looked to an extension of the company's sphere of trade and the creation of territorial assets. It was suggested that as the nation was then at war with Spain nothing could tend more to the glory of the King and the honour and advantage of the nation than that His Majesty should turn the opportunity to account for obtaining settlements in the Spanish West Indies. His Majesty was reminded that as according to the scheme proposed the whole of the public debt would be taken over by the company, while it was also to be part of the agreement that none of the debt thus taken over should be liquidated till after seven years, there was nothing to which the savings of the Treasury and the accumulations of the sinking fund for that period could be more usefully applied, and that it would be wise to expend them in acquiring such settlements. The company generously suggested that the cost of the enterprise should be divided between His Majesty and themselves. The King was to lend them a sufficient number of his ships of war for the purpose, while the company were to contribute a million and a half towards the cost of victualling and manning them, as also towards the cost of any transports and troops that might be necessary. The settlements acquired by these operations were to be the property of the company, and they were also to be entitled to any captures that were made at sea within the limits of their charter. The Assiento contract for the purveyance of negroes was then suspended by the war, but the company could not doubt that when the time came for making peace with Spain His Majesty would see that it was restored and placed upon a more profitable footing. The right of trading with Africa belonged to the African Company, and the Earl of Yarmouth held a grant from the Crown of the mines of gold and silver which might be discovered in that continent. Since the South Sea Company already had to go to Africa for the purchase of negroes, it seemed to the company desirable and reasonable that all these rights should be made over to them, on their undertaking to pay the African Company a fair consideration for their forts, settlements, and chartered interests, as also to Lord Yarmouth for the value of his grant. To this was added a crowning argument. "A company with so great a stock," it was said, "as this company will have are the most likely, not only to recover and preserve the negroes trade to this kingdom, on which all our Plantations entirely depend, and clear that coast of the pirates, but that they will also be able to penetrate into the continent of Africa and thereby be able to discover many of the rich gold mines which unquestionably are therein, whereby as great treasures may in time be brought into this nation as are to the Spaniards from the West Indies and to the Portuguese from Brazil." We seem here to be treading on familiar ground. For the last twenty years Africa has furnished us with a succession of surprises. The travels of Speke and Livingstone, of Cameron, Thompson, and Stanley, have made us acquainted with the interior of the continent from the Zambesi to the Nile. We have heard something of African gold mines, and of the companies which have been floated to work them. It is curious to find that similar enterprises figured among the projects of the South Sea Company a hundred and seventy years ago. Of course they were premature. Hardly anything was then known of the interior of Africa. We had there none of those large territorial possessions, occupied by flourishing communities, which now serve as a base of operations in founding other colonies. The South Sea Company only knew it as a hunting-ground for slaves. They had before then nothing more solid than dreams, but in the general ignorance which prevailed they might pass for splendid dreams. They would at least serve to dazzle the public, and this was the chief object in view.

THE SCHEME AS FINALLY ADOPTED.

The inner ring of directors having matured their plans, the next step was to prevail upon the Government to accept them. They first approached Earl Stanhope, the Prime Minister, acquainting him with their nature in general terms, and at his request they were laid before him. This was towards the end of November, 1719, and the next six weeks were spent in confidential negotiations between certain members of the Government and representatives of the company. This interval was of great importance to the fortunes of the scheme. Opposition had to be conciliated, and the interest of influential persons secured. How this was done will appear hereafter, but it involved a large expenditure. In these negotiations Mr. Knight, the secretary, took an active part. It is probable indeed that he was the real originator of the whole scheme. Those of the Government who had been taken into council were soon won over. They identified themselves with the interests of the company, and displayed a zeal which was afterwards fully explained. The most important of this official group was Mr. Aislabie, the Chancellor of the Exchequer, and next to him, perhaps, Mr. Stanhope, Secretary to the Treasury. Earl Stanhope did not approve of the proposal to acquire settlements in the Spanish West Indies, but there was Nova Scotia, which already belonged to us, and there was the island of St. Christopher, or St. Kitts, part of which belonged to us, and it was possible that these might be made over to the company. Earl Stanhope also thought that the company ought to pay something to the Government for the public service as the price of these concessions. To allow them to take over the debt might be considered an important privilege from the Stock Exchange point of view, and if territorial gifts went along with it the bargain would be so much the better. The suggestion that overtures should also be made to the Bank of England and to the East India Company was quietly set aside. It was agreed that whatever management might be necessary the South Sea Company should be the favoured one in the end. With these hints and promises the scheme was taken back for revision. The chief point to be considered was how much the company should offer to the Government in complying with the suggestion made by Earl Stanhope. It was agreed that the sum should be £3,078,751, but the full sum was only to be given if the whole of the debts, redeemable and irredeemable, were taken in. If less than the whole were taken in the bonus to be paid to the Government was to be proportionately reduced. On the 21st of January, 1720, the scheme was submitted to the South Sea Court of Directors by the sub-governor as having been handed to him by the Chancellor of the Exchequer. The Court do not appear to have been told that it originated with some of their own members, and that it had been under discussion for the previous six weeks, though probably more secrecy was pretended than actually prevailed. The Court of Directors approved the scheme, and on this being notified to the Chancellor of the Exchequer he lost no time in bringing it before the House of Commons in a Committee of the whole House. Some objections were urged, but the general opinion was favourable, and the question seemed to be on the point of being settled.

The slip between the cup and the lip threatened to come in at the last moment. The great operations which their rivals were meditating were not unknown to the directors of the Bank of England, and they could not but see in it a blow aimed at themselves. Hitherto they had managed the financial business of the Government. On the whole the business was profitable, but it also raised their credit in the estimation of the public, and helped materially to strengthen their banking position. The Government was by this time their debtor for more than three and a half millions, but they prized the debt. The interest was regularly paid, and it served to extend their banking operations. But if the South Sea Company took over the whole of the Government debts, that which was due to them might soon be paid off, and they would lose the business which they had hitherto enjoyed, together with the importance it gave to them. They therefore resolved to secure an open offer from the Government and to enter into the bidding. Accordingly, just as the Committee of the House of Commons was about to break up, Sir John Cope, one of the Bank directors, moved that any other company should be at liberty to make an offer. The motion could not well be opposed, and a day was fixed for receiving the proposals. The interval was a busy one between the Government and the South Sea directors. At a meeting of some of the latter with the Lords of the Treasury the company were urged to offer better terms in view of the competition of the Bank, and they were prevailed upon to do so. It has been seen that in accordance with Earl Stanhope's suggestion they had agreed to pay the Government £3,078,751, but only in proportion to the amount of the debts brought in. They now agreed to pay £3,500,000 unconditionally. It was possible that the annuities, the annuitants having the power of refusal, might not be brought in, and the annuities comprised one-half of the total amount of debt. Nevertheless, in order that they might not be outbidden, the company bound themselves to pay three millions and a half certain. Having made this long stride in advance they no doubt felt themselves pretty safe, but when the proposals came to be opened it was found that the Bank had outbidden them by a couple of millions. It was not a clear outbidding, since the offers were not made on exactly the same basis. The South Sea Company offered three and a half millions certain, whereas the Bank offered five millions and a half if all the annuities came in. But the difference was so enormous as to make it likely that in any case more would be got from the Bank than from the company. To afford time for consideration some delay was requested, with liberty for each company to make further proposals. General courts of both companies were held, and there were hot discussions. By this time the blood had mounted to the brain. Cool calculation was laid aside, and passion usurped the place of reason. The proprietors of the South Sea Company passed a resolution ordering their Court of Directors "not to lose the scheme, cost what it would." When the fresh proposals were opened it was found that the Bank made no higher offer, whereas the South Sea Company raised the sum which they agreed to pay for certain from three millions and a half to £4,667,000, while if all the annuities were taken in they agreed to pay £7,567,500. This decided the case, and their offer was accepted.

These enormous sums in hard cash were not all the sacrifices the South Sea Company had to make in order to secure the acceptance of their scheme. When the Bill was brought into Parliament for giving effect to it there were loud protests against making over to the company the African trade, Nova Scotia, and St. Christopher's. The Bank and the African Company had their partisans in both Houses, and the objections which impartial persons might well offer were seconded by the interested sentiments of disappointed rivals. But the directors of the company had been ordered by their proprietors to "save the scheme, cost what it would," and to secure the passing of the Bill they consented to drop the trading and territorial concessions. The Government promised to use all their influence to procure them these advantages on some future occasion, but the time never arrived. The catastrophe came too swiftly to afford any opportunity for the redemption of the promise. Before the end of the year the company was to know its fate. Let it be considered what its position was. It had agreed to take over the debts of the Government, enlarging its capital in proportion to the amount of debt taken over. On this capital, or on the debt it represented, it was to receive interest at 5 per cent. This interest constituted the whole of its revenues, except those derived from trade, which were next to nothing. The cession of the African trade and of Nova Scotia and St. Christopher's might have brought in some profit, or might just as likely have entailed a loss. They had nothing but their transactions with the public debt to go upon, and if these were done coolly and honestly they would hardly put more money into one pocket than was paid out of the other. And in return for this wonderful boon, which, apart from speculation, for which there was no legitimate basis, would do no more than enable them to pay their way, they had bound themselves to pour into the Treasury as an unconditional gift between four and five millions of money, even though no part of the scheme was executed.

THE SCHEME BECOMES A BUBBLE.

We have now seen the materials, the financial mixture, so to speak, out of which the bubble was made. We have now to see how it began to be blown out, who were the blowers, and by what methods they blew the wind into it. The public had been eager observers of the rivalry between the Bank and the company. They saw how fiercely they had fought for the privilege of taking over the public debts. They pondered the fact that they had bidden over each other's heads by advances of two millions at a time. These people, they said to themselves, are familiar with the mysteries of the money market, and must know what they are doing. Depend upon it they see their way to large profits, or they would not buy the chance of making them with such enormous sums. Hence there was a growing desire to buy the company's stock. Before the scheme was presented to Parliament its price stood at £116 for a share of £100. As soon as the parliamentary discussion began the stock began to rise, and by the time the Act was passed and the directors could begin business it had risen to £285 per cent. The directors needed no temptation to take advantage of the favouring gale. They had not succeeded in obtaining those special trading and territorial privileges which they had persuaded themselves would prove to be the "solid supports" of their stock, and they had nothing left to work with but "the opinion of mankind." They had to make money out of "opinion" or to make none at all, and money they were compelled to make or they would soon be stranded. The four or five millions which they had bound themselves to pay to the Government would have to be made at all events. Their first care should have been to induce the proprietors of the debts which they had agreed to take over to exchange their debts for stock, but this it was seen might prove a slow process, but it was likely to be quickened if the stock appeared to be so desirable that the general public were eager to buy it. The rise which had already taken place in the price suggested a short cut to a very considerable gain. They therefore resolved to open a money subscription, fixing the price at £300 per cent. Instead of announcing the subscription by advertisement and arranging that applications should be sent in to the office of the company, the directors took this business upon themselves. Each director noted down the names of those who applied to them, and the amounts they wished to subscribe. These sums when added together told how much they had to deal with. Their first idea was to limit the subscription to £1,000,000 or £1,500,000, but the amount subscribed was so great and many of the subscribers were so influential that they allowed themselves by no very difficult act of self-denial to extend the subscription to £2,250,000. This was the amount reckoned in stock at par value, but since it was issued at £300 per cent the money subscribed amounted to £6,750,000. Of this sum only 60 per cent was required to be paid in at once, but this gave them more than £4,000,000 for immediate use. It will be seen that the difference between the nominal price of the stock and the money actually paid for it almost equalled the amount which the company had bound themselves to pay to the Government. They had every reason to be satisfied with this first stroke of business. Enough money was now in hand to enable them to satisfy the requirements of the Act, and the directors passed an unanimous resolution to take no more money subscriptions. Their efforts should henceforth be solely exerted to bring in the debts.

This resolution was adhered to for a few weeks when the directors changed their minds and resolved upon another money subscription. The reasons were such as they were unable to resist. The last subscription was being sold at a considerable profit. It was clear that they might have asked a higher price. Why should this profit go into the pockets of third parties when they might secure it for themselves? They were overwhelmed with new applications. Persons of all ranks and degrees begged to be allowed to pass through the little wicket gate which led to fortune. At the end of April the directors decided to open their books for a second money subscription. The price this time was to be £400 per cent, of which £40 was to be paid down at once, and the rest left over for future payment. Considering the eagerness of the public to subscribe, the postponing of the full payment of the purchase money might excite some surprise, but the arrangement tells its own tale. The stock was being dealt with speculatively in Change Alley. The smaller the instalment required to be paid down at once the larger the amount for which persons would be able to subscribe. As the stock was rising every day they would be able to sell out at a higher price, pay up, and pocket the difference. Knowing well what was going on the directors must be regarded as accomplices in the speculation, and they were no doubt themselves active players at the game. They fixed their own terms, bought and sold on their own account, filled their own pockets, and threw future risks upon the infatuated public. This second subscription extended to a million and a half of stock. As it was sold at £400 the total sum raised amounted to £6,000,000, and the money paid down to £2,400,000. Having ventured upon this second stroke of business, the directors again resolved unanimously that there should be no further money subscription. The passing of these resolutions favoured the rise of the stock. As each chance was to be the last there was the more eagerness to get almost at any price the stock already issued. The same day on which the books were opened for the second subscription the directors arranged the terms on which they were willing to take in the long annuities. The price they fixed was thirty-two years' purchase—only a couple of months earlier the price they had agreed upon with the Government was twenty years' purchase. Each hundred pounds of annuity was to exchange for £700 of stock, and as the price then stood at £375 per cent the value of the annuities which would have to be given for that amount of stock was £2,625. Besides this a further payment of £575 in money or the company's bonds was required, making the total amount to be paid for every hundred pounds of annuity £3,200. On these terms two-thirds of the annuities were subscribed in a few days.

Twice over had the directors resolved that there should be no more money subscriptions, but again their virtue gave way. Parliament was prorogued on the 11th of June. In the speech from the Throne the King congratulated both Houses in the following terms: "The good foundation you have prepared this session for the payment of the national debts, and the discharge of a great part of them without the least violation of the public faith, will, I hope, strengthen the union I desire to see more and more among my subjects, and make our friendship yet more valuable to foreign powers." The House of Commons complimented the King in the same vein. His Majesty's good subjects had now "a certain prospect of being eased of the heavy load of very near £8,000,000 in a little more than the compass of one year." Public credit had advanced to an amazing height. If in part this was due to the wise measures of the Legislature, it was due still more, said the grateful House, to the profound veneration and esteem which this country and all Europe felt for His Majesty. Then follows a descriptive definition of credit which illustrates with singular accuracy the temper that prevailed. "Credit," say the gentlemen of the House of Commons, "is so nice and delicate in its nature that though in all other affairs no detriment is perceived, no mischief is felt, till a calamity occurs, yet in whatever relates to credit the very fear and apprehension of calamity is as mischievous as the calamity itself." The public were resolved that credit should not sink for want of faith, and the South Sea Directors were ready to humour them. Another subscription was called for. Persuasion and even threats, it is said, were brought to bear upon the directors, and members of Parliament insisted that the subscription should be opened at once that they might put down their names before going into the country. Accordingly, on the 17th of June, the books were opened for the third time. The price of stock was then £800 per cent. The previous subscription was selling for about £500 per cent advance. This third subscription, therefore, could hardly be offered at less than £1,000 per cent, and this was the figure pitched upon. Even this did not reach the expectations of the public, and the new stock was soon selling at £300 per cent profit. By this time the rest of the proprietors of the public debts and of the annuities were drawn in, so that the scheme was completely executed, and the conditions prescribed by the Act of Parliament seemed certain to be fulfilled. This was foreseen by the House of Commons when they congratulated the King upon the reduction of the public burdens by nearly

£8,000,000 within the year, since as soon as the annuities were taken in the company was bound to pay to the Government the promised sum of £7,567,500. The Parliament, the nation, and the company were singing one tune, and everything still went merrily as wedding bells.

It is rather tedious to follow the course of these money subscriptions which, in spite of resolutions regularly passed to the contrary, were being issued about once a month. Let it be enough now to say that the proprietors began to clamour for special privileges. They thought it unfair to themselves that outsiders should have the exclusive benefit of these new subscriptions, or that the proprietors of stock should only be placed on the same footing as outsiders, and they demanded a subscription which should be confined to themselves. The demand was complied with. It was settled that they should be entitled to enter upon a new subscription to the extent of one-fifth of the stock they then held, and that the price of the new stock should be £1,000 per cent. The bargain was not carried out. Certain shadows of coming events that were then beginning to fall prevented it. But to make amends a fourth money subscription was resolved upon. It was issued at the now settled price of £1,000, and the eagerness to subscribe was as keen as ever. "A great minister" is said to have remarked that "he had applications for a million in his pocket, and if the company could not oblige him to that amount he begged that they would publish an advertisement in the *Daily Courant* which would enable him to clear himself from the reproach of having neglected the interest of his friends."

The crisis had not yet come, but it was fast approaching, and the artful measures which the directors adopted to keep up a demand for their shares served to hasten the collapse. It has been seen that they allowed the payment of the subscriptions to be postponed, requiring only a part of the money to be paid down. This favoured large purchases and a correspondingly larger demand. It favoured also a large accumulation of debt on the purchased stock. While the price was rising, and the demand for stock remained insatiable, it was easy to realise at an advanced price and make an enormous profit in a few days. It was otherwise when the stock began to droop, though even that change might be profitable to the directors. An immense amount of stock was left in their hands on deposit. They could speculate with this stock, treating it as their own; sell it when prices reached an unusual height, trusting to be able to replace it at lower prices when they fell. Another device which helped to raise the demand was the readiness of the company to lend money on the security of their stock. It may be said in extenuation of their conduct that this course was first suggested to them by Parliament. At the time the Act passed for giving effect to the company's scheme the Government were empowered to issue a million of Exchequer Bills and to lend them on South Sea stock. It was finally arranged that the disposal of these Bills should rest with the company, and they could think of no better arrangement than that of lending them upon their own stock. The distinction between the old stock and the money subscriptions soon disappeared, and at length the company were ready with money to lend to all who were willing to buy. When the first subscriptions of April and May were paid in the company hardly knew what to do with the money. The golden flood rolled in so broad and deep that they had no reservoir capacious enough to hold it. The idea then occurred to them to deal with it as they were dealing with the Exchequer Bills—lend it out on the security of the old and new stock. It is easy to see how the plan worked. A purchaser of one thousand pounds' worth of stock when the price was £400 per cent would have to pay £4,000 for his purchase, part of the payment being deferred. On this £4,000 the company were ready to lend him £2,000 or, if he were a favoured individual, £3,000. With this borrowed money he could go into the market and bid for more stock, upon which he might raise a fresh loan. In this way the million of Exchequer Bills and most of the money paid on successive subscriptions was poured in upon the subscribing public, who bought in order to borrow and borrowed in order to buy. The result was, as Carlyle might have called it, a huge "devil's cauldron" which went on boiling and bubbling as long as the fuel lasted. But there was necessarily an end to it all. The same guineas did duty over and over again, passing from one pocket to another, entering into the company's coffers as subscriptions and issuing out again as loans, buying shares to-day and figuring as loans on the shares to-morrow. What is clear is that the company were tying up their money, becoming creditors on a great scale, and depending more and more on the solvency of their debtors, who on their part were hopelessly burdened in their efforts to become rich. To ward off a catastrophe it was necessary that the price of the stock should go on rising. It was £116 at the beginning of the year; by the time the Act passed sanctioning the scheme it was £285; a month later it was £400, it then mounted to £600 and £800, and when August came it stood at £1,000. If it could still have kept mounting the shock would have been delayed. But this was impossible. There were bounds to human credulity, and the financial machine was wearing itself out by mere friction. Credulity, or credit as it was termed in the jargon of the day, was the soul of the delusion. Credulity could only be sustained by continued success. The very first check awakened suspicion, the price of stock fell and the scheme collapsed along with it. The directors were equal to the occasion. They announced a dividend of 35 per cent for Christmas and 50 per cent for the next twelve years, but the facts they endeavoured to resist were too stubborn for them.

THE BUBBLE COLLAPSING.

It is a matter of common experience that a continued strain of the mind in any direction is sure to be followed sooner or later by a reaction. This alone would be sufficient to explain the collapse of the South Sea scheme. For six months the public had been in a state of frenzy. They saw as they imagined the opportunity of becoming rich "beyond the dreams of avarice" by the mere exercise of their wits. They were all eager to improve it while it lasted, and they were haunted by a dread lest through some want of alertness on their part the golden moment should slip away. People of all ranks went on their knees to the directors for a share in the subscriptions. As soon as their names were put down in the list their next concern was to find out how soon it would be for their advantage to part with what they had acquired. Their ears were open to every rumour. They made it their business to disseminate and cry up every story, however extravagant, which told to the advantage of the company. The pipe which blew up the bubble passed from mouth to mouth, and as their luck depended upon its becoming larger, all naturally blew their hardest. The strain was too great to last long. Through mere fatigue there soon came on the part of many a wish to realise and have done with the business. Prudence had the same effect with others till at last there were more persons eager to sell than there were willing to buy, and then the end came. The catastrophe was hastened by the failure of other schemes which had been bidding for the favour of the public. The example of the South Sea Directors had found many imitators. There were bubbles everywhere. They rose in glittering groups from Change Alley, and the South Sea Bubble had only the distinction of being larger than the rest. The South Sea Company, angry with its rivals, tried to put them down by sueing out writs of *scire facias* in the law courts. A Royal Proclamation was issued against companies that dared to act as corporate bodies or to issue stocks and shares without legal authority, but it was easier to issue a proclamation than to suppress the evil, especially when ministers themselves, by their dealings with the South Sea Company, had led the way. There was a Welsh Copper Company of which the Prince of Wales accepted the governorship. Through the remonstrances of Mr. Walpole and the Speaker of the House of Commons he was obliged to withdraw, and he did so by selling out. He had been bought, no doubt, by an allotment of shares for which he paid nothing. His patronage helped to send up the shares, and he netted £40,000 by the transaction. When he took his departure the company soon disappeared. The Duke of Chandos and the Earl of Westmoreland had each a bubble to themselves. People in the smaller branches of trade followed the example of the aristocracy and the capitalists, and could make their choice out of fifty competing schemes that rivalled each other in the size of their promised dividends. "In Change Alley," says Lord Mahon, "the crowds were so great within doors that clerks and tables were set in the streets. In this motley throng were blended all ranks, all professions, and all parties; Churchmen and Dissenters, Whigs and Tories, country gentlemen and brokers. An eager strife of tongues prevailed in this second Babel; new reports, new subscriptions, new transfers flew from mouth to mouth, and the voice of ladies (for even ladies had turned gamblers) rose loud and incessant above the general din." It would be easy to make out a long list of the projects which found favour in this heyday of madness, but it is unnecessary. One sample will serve to show the extraordinary credulity that had seized upon the public mind. A proposal was issued by advertisement "for an undertaking which shall in due time be revealed." Each subscriber was to pay down two guineas, in return for which he was promised due disclosure and a share of one hundred guineas at some future time. A thousand subscriptions to this amount were paid in the same morning, and the ingenious projector walked off with them in the afternoon. Perhaps his rascality did the State some service. It helped to wake up the public from their wild dreams. In the course of a few months these smaller bubbles were all collapsing. The hot fit was over. Confidence was gone, what was called credit fell, and the greatest bubble of all could not help but feel the shock.

By the middle of September the directors were in straits for money. They had lent their available cash on the security of their own stock, the price of which had fallen, and they could not at once recover payment. Perhaps they would be unable to do so at all. They had advanced the million's worth of Exchequer Bills in the same way. They had now to make payments to the Government on account of these bills, and they had to provide instalments of the full sum which they had agreed to pay in return for the privilege of taking over the debt. In this state of embarrassment they turned to their rival, the Bank of England. Accordingly they asked the Bank to undertake to circulate the bonds of the company to the value of £3,000,000, offering to give as security £3,700,000 in South Sea stock at a price to be agreed upon. The Bank were to raise money on the bonds, hand the money to the company, and in default of repayment recoup themselves by selling the stock. The contingency of being unable to pay back the money was not then seriously contemplated. It was assumed that all would come right before long, and that the transaction might be regarded in the light of a temporary overdraft for which ample security was given. The Bank fell in with the offer. They were to be paid for circulating the bonds, and they saw profit in the arrangement. At a meeting of the Bank Directors the proposal was accepted without an opposing vote, and the affair was regarded as settled. But it was found that the Bank were extremely reluctant to carry out the contract. They were applied to again and again, but no progress was made. The South Sea Directors sent deputation after deputation, but they were put off with excuses. When an interview was asked for one day it was fixed for the next. When to-morrow came some accident was sure to have happened which necessitated a further postponement. In their distress the directors flew to the solicitor of the Bank begging to know how far he had got in making out the papers. The solicitor coolly informed them that he had received no instructions in the matter at all. The negotiations were protracted till the middle of November, when the Bank asked them what further security they had to offer. Substantially the arrangement broke down, and the South Sea Directors, after having had their hopes buoyed up by the promise of help, were left in the lurch. This was not the only disappointment they had to suffer. The Bank had undertaken to subscribe to the stock of the company, at 400 per cent, some millions of the debt due to the Bank from the Government. This had done much to raise the credit of the company, and to draw in the other creditors of the Government, who naturally thought they could not do wrong in following the example of the Bank. This undertaking was never fulfilled. These negotiations and promises were publicly known, and they told upon opinion out of doors. The application to the Bank for help was a confession of weakness. The ultimate refusal of the Bank sounded like a sentence of death.

There was now ruin far and wide. The price of South Sea stock, which had reached £1,000 in August, sank to £135 by the end of November. Those who had invested their fortunes in the speculation found themselves all at once reduced to beggary. Some who had sold their estates in order to raise money for the purchase of stock found their solid acres reduced to a bundle of worthless paper. The obligations that had been incurred represented almost every form of indebtedness. Many who had bought stock were unable to meet the deferred payments. The money was due to the company, but the company would sue them in vain. True, the company held the stock as security, but it was practically unsaleable. Then there were those to whom the company had lent money on the security of their shares. These loans could not be repaid, for the good reason that they had in most cases been laid out in the purchase of more stock at a higher price, and that the whole had vanished in the subsequent fall. Here again the company held the stock, but it now represented only £135, and even if it could be sold at that price, which it could not, it would not go far towards replacing a loan which reached two-thirds of the value of the stock when it stood at £800. Those who had crowded in to buy when the stock reached its highest point were especially unfortunate. Substantially they lost all they had invested. Their money had gone into the pockets of those who were prudent enough to clear out. Perhaps this was the bitterest reflection. Of the many millions that had been risked not one guinea had disappeared. It had only changed hands. If some had lost estates others had spent their gains in burying estates, and the unfortunates who had lost everything had to digest the thought as well as they could that some of the brilliant equipages which drove along the streets had been set up at their expense. Perhaps the most unfortunate of all were the Government creditors, who had allowed the debts due to them to be transferred to the company. They had not been forced to come in, but the company had reckoned upon enticing them in, and most of them had come in, under the impression that if the debt was changed into an equivalent amount of the company's stock it would be an excellent bargain. Most of them had come in when the price of stock was £400 or £600; in other words, they had to exchange £400 or £600 of good debt which the Government owed them for £100 of stock. They did this perhaps in June or July, and by the end of November their £600 had sunk to £135, and that price an uncertain and shrinking one. The annuitants were in the same position. Their yearly payments had shrunk to one-third or one-fourth of what they had received so long as the Government was the paymaster.

A PARLIAMENTARY INQUIRY.

Great was the outcry which was raised when the extent of the havoc became known. The victims filled the air with their lamentations, and shrieked for justice. They had been cruelly deceived, there had been a conspiracy to rob them, they had been inveigled into a den of thieves. The directors, who a few months before had been worshipped as a superior order of beings, were now regarded as little better than demons in the shape of men. Ministers were in dismay. It was they that had laid the train that ended in this terrible explosion. They had adopted the South Sea scheme, had commended it to Parliament, had extolled it as a means of relieving the burdens of the nation. The popularity it enjoyed was mainly due to their approval. The fabric they had built was now tumbling about their ears. The indignation was so general that fears were whispered of a revolution. The King was in Hanover, but the urgent representations of his ministers brought him home in the hope that his presence would do something towards restoring confidence. Parliament met on the 8th of December, and public feeling found vent in the debate on the Address. The South Sea Directors were described by one speaker as "miscreants," the "scum of the people," "enemies of their country." "Extraordinary crimes," exclaimed another, "call for extraordinary remedies. The Roman lawgivers had not foreseen the possible existence of a parricide, but as soon as the first monster appeared he was sewn in a sack and cast headlong into the Tiber; and as I consider the South Sea Directors the parricides of their country I shall willingly see them undergo the same punishment." After the Christmas recess a scheme was brought in by Mr. Walpole for repairing the disaster, but the House of Commons thought for the moment more of vengeance than of reparation, and the measure was afterwards superseded. A Bill was brought in forbidding the directors to quit the kingdom, and ordering them to make oath of the value of their estates, while a Secret Committee of the House was appointed to investigate their proceedings. The committee entered upon their task at once. They sat from day to day, and from nine o'clock in the morning till eleven at night. Among them were members of the House who had been loudest in denouncing the directors, and they had for their chairman Viscount Molesworth—ancestor of an excellent man whom Lancashire has lately lost, Canon Molesworth—eligible to the House as an Irish peer, who in the speech just quoted had suggested a sack and a place at the bottom of the Thames as the punishment due to the "parricides of their country." The committee reported the results of their inquiry by instalments, sending in seven reports in all, but the most important discoveries came out in the first. Mr. Knight, the secretary of the South Sea Company, should have been the principal witness, but in the course of the first day's examination, alleging that he had to obey a summons to attend the House of Lords, he managed to evade the most searching questions. A short delay was allowed him for the purpose of looking up his papers, but he made use of it to escape to Brabant. In his absence the committee had to make the best they could of the books of the company in which its transactions were officially recorded. The sub-governor, the directors, and the brokers with whom they were known to be associated were examined again and again. There were some mysterious details which could not be quite unravelled, but in the end all the important secrets were brought to light.

DISCOVERIES.

It soon appeared that the company's scheme, of which we have had to say so much, had its birth in the grossest corruption. The most flagitious proceedings took place during the February of the previous year, when the scheme was before ministers and was introduced in the House of Commons. We have seen that it was submitted to Mr. Aislabie, the Chancellor of the Exchequer, to Mr. Charles Stanhope, Secretary to the Treasury, and to several of their colleagues. After undergoing some revision at their hands it was communicated to the Court of Directors as coming from Mr. Aislabie, and as having his approval. All this was the result of negotiations which were more or less secret. Some of the directors knew what was being done, but probably not all, and the principal part was taken by Mr. Knight, the secretary, who seems to have acted at his own discretion, though he no doubt had the connivance of the inner ring. Those who listened to ministers in the House of Commons naturally assumed that they were actuated by public spirit in the support they gave to the scheme. Perhaps they were not wholly venal, but they were all bribed, and bribed heavily. At that time the company had no disposable stock. The scheme by which their capital was to be enlarged had not yet received the sanction of Parliament. In these circumstances it was necessary to resort to some artificial method in order to provide a fund to be spent in bribes. This was easily done. Mr. Knight had a little green book in which he entered £574,500 as so much newly-created stock, and on the opposite page £1,259,325 as the sum paid in the purchase of this stock. These were bogus figures. The stock set down was indeed distributed among certain influential persons, or at least allotted to them, and entered as theirs in the little green book, but it is doubtful whether one farthing of the sum set down as purchase money was ever paid. The stock was cut up into slices, and presented as sweeteners all round. The figures contained in the green book were transferred to the general accounts of the company. They were duly balanced and vouched for by the signatures of the sub-governor and a committee of the directors. But the transferred statement gave neither names nor dates. No one had any official knowledge of the persons to whom the stock was conveyed, though probably a good many guessed and guessed rightly, and the facts were substantially brought out when some of the leading directors were examined. It seems likely that this fictitious stock was never actually placed in the hands of the persons to whom it was allotted. It seems to have remained with the secretary, waiting till the expected "rise" should take place, when it was sold at an enormous premium, the differences being paid over to the nominal owners.

With these sums to work with some of them speculated on their own account. Favoured with a knowledge of the secrets of the company, acquainted beforehand with everything that was going to be done, and able to command any share they desired in the various subscriptions as they came out, they were in a position to make great gains. On this view of the case it would appear that the company lost nothing by their bribes. They bribed their patrons at the cost of the public.

It is needless to enter at length into individual cases of corruption. Two or three of the choicer specimens will suffice. The King's mistresses, the Duchess of Kendal and the Countess Platen, had £12,000 worth of stock apiece. The Duchess of Kendal had two nieces, who were supposed to supplement the waning charms of their relative. Each of these ladies had £6,000. They owed these attentions to Mr. Craggs, one of the principal Secretaries of State, who told Mr. Knight that it would be to the advantage of the company if certain great ladies were concerned in it. The hint was taken. Sir John Fellowes, sub-governor, accompanied by the deputy-governor, waited upon the Duchess of Kendal, and acquainted her with their proposal. The duchess received them civilly. They told her that Mr. Knight should have orders to follow her directions, and begged her good offices on the company's behalf. A letter signed by the sub-governor and the deputy-governor sufficed for the Countess Platen. Neither of the ladies knew that the same generosity was shown to the other. In each case the gift was supposed to be exceptional, and would inspire all the more zeal. Mr. Charles Stanhope, Secretary to the Treasury, was early in the field. While the scheme was before Parliament he wrote to Mr. Knight desiring that £10,000 worth of stock should be bought for him at the market price. This is the account given by Mr. Knight, but it is probable that the first suggestion came from him. The proprieties were duly observed. The stock was to be bought. But the committee could not find that one farthing had ever been paid, or that the stock had even been transferred. It was assigned to Mr. Stanhope and kept to await events. A month or two later £50,000 more in stock was assigned to Mr. Stanhope. His agents were Messrs. Turner, Caswall, and Co., who managed the business for him with Mr. Knight, but he sometimes went himself to the offices of the company—"a tall thin man, of a black or brown complexion." He went to receive money, and we are able to see exactly how much he received on these transactions. On the £10,000 account there was paid to him between May and September in cheques on the Bank of England £51,736. 13s. The larger account of £50,000 was equally profitable in proportion. The stock purported to have been sold to him at 250 per cent, which would make the purchase sum £125,000.

By the middle of June the price of stock had reached £750 per cent, so that the £50,000 stock was worth £375,000. Then it would seem that a balance was struck. Mr. Stanhope paid £125,000, the original price of the stock, and received the difference, amounting to £250,000. He had never paid a farthing down, and as the stock had not been transferred he would have incurred no liability if the price had fallen. But it rose, all were helping to make it rise, himself among the rest, and without any other effort, without the slightest risk, he pocketed a quarter of a million. In the company's cash book and ledger Mr. Stanhope figured first in his real name, but it was afterwards altered to Charles Stangate, Esq., in order that it might not appear that a member of the Government had been a party to the transaction.

Mr. Aislabie, the Chancellor of the Exchequer, carried off even larger spoils than Mr. Stanhope. He was a much more important man, and commanded a higher price. While the scheme was before Parliament he was put down in Mr. Knight's green book for £20,000 stock, and other colourable purchases appear to have been made to a large amount. They were ordered through his broker, but the broker was told that Mr. Knight would find the money. The capital stock which stood in his name in the books of one firm amounted to £77,000. The committee discovered that between the 28th of March and the 21st of November another firm paid to Mr. Edmund Waller sums amounting to £794,451. Mr. Waller was the son-in-law of Mr. Aislabie. In his evidence before the committee he said that he speculated on his own account, but he admitted that a large part of the stock which figured in his name was Mr. Aislabie's. When the collapse came every trick was resorted to in order to avoid detection. Mr. Aislabie, in conversation with a broker's messenger, roundly denied his having had any transactions with Mr. Knight, "using language too bad to be repeated," but when shown the account, which proved that the money had been paid for him by Mr. Knight, he recovered his memory. On another occasion he captured the accusing book, giving the messenger a receipt for it. Mr. Aislabie had certainly done all he could to earn his money. He had carried the scheme through Parliament. He suggested the Government loan to the company of £1,000,000 in Exchequer Bills. He did this that they might be the better able to work the scheme. It was he who advised them to lend money on their own stock and on the money subscriptions, explaining that the money so lent would be spent in purchasing more stock, and so help to raise its price in the market. He was perhaps the most eager and enterprising of the inflationists, and as he understood better than anyone else the conditions of the game he probably knew when to sell. Mr. Aislabie was then the proprietor of Studley Manor, which has since come into worthier hands. Some of the wealth he acquired by his traffic in South Sea shares was spent in laying out the grounds at Fountains Abbey. It will perhaps be as well for those who visit that charming spot to endeavour to forget for a moment the character of the magic wand which turned a stretch of wild moorland into an earthly paradise.

There were other delinquents, but we need not dwell upon them. The chief among them were Mr. Craggs, senior, the Postmaster-General, and the Earl of Sunderland, then Prime Minister. The doings of the directors were unearthed by the inquiry. With most of those transactions, as they appeared at the time, we are already acquainted, but the inquiry takes us behind the scenes. We have seen that the several money subscriptions always exceeded the sums at first fixed. This excess was never sanctioned by the Court of Directors, though with the help of the secretary they all connived at it as individuals. How it was distributed there were no records to show, but there can be no doubt that it was dealt with in the way of favouritism and jobbery. When a new subscription was announced influential members of the Government made out lists of the amount they should require for themselves and their friends, and their demands had to be complied with. On the third subscription, for example, the list sent in by Lord Sunderland amounted to £167,000, Mr. Aislabie's to £75,300, Mr. Craggs' (the Secretary of State) to £695,000, and Mr. Charles Stanhope's to £49,700, making a total demand of nearly a million. The loans on stock and subscriptions were made with a total disregard of prudence. It was found that a sum of £9,000,000 had been lent on the security of two millions and a half of stock, and that of the total sums so lent more than £11,000,000 were remaining due at the time of the inquiry. It was ascertained that the stock and subscription receipts deposited as security were transferred by the company to trustees without any restriction as to the use they should make of it. There was, as has been said, nothing to prevent them from selling it when the price was high and replacing it by an equal amount when the price fell. It reached 1,000, and was soon afterwards at 135. It is probable that some of these favoured persons found the fall as profitable as the rise, and that the company in this way helped to precipitate its own downfall.

RETRIBUTION.

THE reports of the Secret Committee were followed by proceedings in Parliament, and the members of the Government who appeared to be implicated were put upon their defence. The Earl of Sunderland protested his innocence, declaring that he had lost heavily by his transactions with the South Sea Company. The House of Lords believed him, and passed a vote of acquittal by a majority of 233 to 172. The public were not so easily convinced, and the outcry against him was so great that he had to resign the premiership. Mr. Charles Stanhope had a narrow escape. He was acquitted by a vote of the House of Commons, but only by a majority of three. The flight of Mr. Knight, the secretary of the company, was a capital circumstance in favour of both. In his absence the evidence against them rested chiefly upon what Knight had said. It was therefore hearsay and at second hand. It has at the same time to be borne in mind that on such questions Parliament is anything but an impartial jury. A ministerial majority will, if possible, vote in favour of ministers. The case of Aislabie was too plain for doubt. He was ordered into custody and sent to the Tower. Mr. Craggs, the Secretary of State, died of smallpox while the inquiry was going on. His father, the Postmaster-General, who was much more deeply implicated, poisoned himself. The directors of the South Sea Company were considered the greatest culprits, and in order to reach them a Bill of Pains and Penalties was brought in. They were disabled from holding any public office and from sitting in Parliament, and their estates were confiscated for the benefit of the proprietors, saving only such sums as Parliament might agree to leave them for a maintenance. There were thirty-three directors in all, and their aggregate estates amounted to more than £2,000,000. Out of this aggregate the amount confiscated was £1,659,523. The same proportion of their estates was not awarded to all the directors. Some were deemed more guilty than the rest, and the House had its dislikes. The whole proceeding was arbitrary in the highest degree. The law of the land was set aside and a special *ex post facto* law was made for the occasion. The directors were not treated with common justice. They petitioned to be heard by counsel in their defence, but the request was not granted. They were found guilty and sentenced unheard. One of them was the grandfather of Gibbon, the historian, who has left in his memoirs an eloquent protest against the treatment they received. He complains that in fixing the amount that should be allowed to each director the House lent its ear to all sorts of trivial gossip. "Injury was aggravated by insult, and insult was embittered by pleasantry. Allowances of twenty pounds or of one shilling were facetiously moved. A vague report that a director had formerly been concerned in *another* project by which some unknown persons had lost money was admitted as a proof of his actual guilt. One man was ruined because he had dropped a foolish speech that his horses should feed upon gold; another because he was grown so proud that one day at the Treasury he had refused a civil answer to persons much above him." It would appear that the House of Commons at that time, though composed for the most part of country gentlemen, was pretty much what it is now. Gibbon adds that it is doubtful whether the men who did such things were the true and legal representatives of their country. The year 1721 was one of the four years by which the House had extended its duration by the Septennial Act, and their authority during those four years was not derived, says Gibbon, "from the people, but from themselves."

The task of repairing the mischief done to the company through the misdeeds of the directors was taken up by Mr. Walpole. It is not necessary to enter into particulars. We are not profoundly interested in the fortunes of the company after the bursting of the bubble which constitutes its title to fame or infamy. Five of the seven millions which it had bound itself to pay to the Government were remitted at once, and the other two millions were remitted subsequently in deference to its urgent representations. The £13,000,000 which the company had made for itself as a corporation by its stock transactions were divided among the proprietors. It amounted to 33 per cent upon the stock they held. The sums derived from the confiscated estates, more than £1,500,000, were also made over to the company. By these means it was set upon its legs again, and enabled to walk at a judicious pace. Its arrangement with the Government, saving the remitted £7,000,000, was maintained. It received year by year the sum due on the debts it had taken over, and this gradually came to be the only important part of its business. The rest of its career was inglorious. Its trading enterprises yielded a plentiful crop of losses, and they were at last abandoned. Even the Assiento contract was given up. It gave rise to complaints against Spain and to demands for compensation, which were recognised and satisfied in 1748 by the Treaty of Aix-la-Chapelle. What was left of the trading stock of the company was converted into Government annuities, and when these annuities fell in the company itself finally vanished from the world.

CAUSES AND LESSONS.

There are causes and causes; there are things that are seen and things that are unseen. We are now in possession of the material facts which make up the history of the gigantic delusion known as the South Sea Bubble, but we can hardly pause here. We can hardly help asking, how did it all come to happen, what is the nature of the forces that were at work, what is the final explanation to be given? As regards the chief cause, the one which set all the rest in motion, we have not to go very far in our researches. We find it in the abuse of a desire which is not uncommon—a desire to improve our condition, to acquire more of the good things of the world than we at present possess. It is a perfectly innocent and even laudable motive, though nothing need be said of it either in praise or dispraise, since it is a part of our nature, and we can hardly help coming under its influence. As a matter of fact, it has played a great part in the work of civilisation. Without it we might, like our ancestors, have been wearing skins and grubbing holes on the hill sides to live in. But there are none of our instincts and passions which may not be abused, and this among the rest. Once let it escape control, once give to it a predominating and absorbing power over our other motives, and it is very likely to miss the ends it aims at and make fools of us into the bargain. The persons who entered into the speculations connected with the South Sea scheme wanted to become rich all at once, to acquire wealth without working for it, to attain all that their hearts desired without paying the legitimate price. They abandoned themselves to that thirst for gain, that love of money, which is said with a good deal of truth to be the root of all evil. What are the psychological effects of this passion when thus admitted to absolute ascendancy? For one thing, it tends to make people unscrupulous and cruel. The other voices of our nature cease to be heard. The pleadings of pity and even of justice are lost in the roar of the storm. The actors in the struggle care not who lose so that they win; care not whom they trample down so that they come out first in the race. Little do they reck when they deposit their spoils with their bankers that the measure of their gain is the precise measure of somebody else's loss, and that they have become rich at the cost of reducing others to poverty. Industrial exchange is a benefit both to buyer and seller, and wealth gained by industry has no victims in its train, whereas speculation in money values necessarily means that what one man gains another man loses. Another effect of this passion for gain when it becomes absorbing is to foster credulity. It leads people to draw conclusions without proof, and to convince themselves without evidence. They are prepared to believe what they wish to believe, and in this state of mind they are fitted to become the dupes of any impostor whose slippery schemes are backed by a lively imagination and a specious tongue. It is sometimes supposed that superstition is only found in the religious domain, but experience suggests the contrary. Superstition may perhaps be defined as faith unsupported by evidence, and faith of this kind is the common mark of every delusion. The promoter who has a doubtful scheme to float takes advantage of it. He knows that something in the shape of evidence will be required, and he does the best he can with the materials at his disposal. In too many cases a careful analysis would show its worthlessness, but he has to do with a readiness to believe, in plain words, with a disposition to be gulled, which makes up for all defects. Panics are credulity in reaction. The speculator who began by believing too much is easily surprised into believing too little. Having no basis of clearly ascertained facts to go upon, but acting in blind faith or from mere impressions, he is apt to take fright when there is no real occasion for it. He sees ghosts where there are none. Every unfavourable rumour fills him with alarm, and if he finds others running away he rushes helter-skelter to join the ruck. Quickly up, quickly down, a sudden inflation followed after a time by an equally sudden collapse—this has been the fate of many an enterprise that has followed at a humble distance in the track of the South Sea scheme. In all such cases the fortunes of the enterprise are a curious counterpart to the feverish hopes and nervous misgivings of those who were at once its creators and its victims.

In the case of the South Sea Bubble other elements of a different character were at work. We must remember the time when it occurred. It is now 170 years ago, and the generation then living were without the knowledge which a longer experience has taught us. The actors in the South Sea scheme are indeed among our teachers. They were good enough to work out a great experiment for our instruction. Had we been living then the odds are that we should have been no wiser than they were. Hence if we venture to condemn them, and even to laugh at them, it must in justice be with some reserve of charitable allowance. They lived fifty years before Adam Smith published his "Wealth of Nations." The wildest theories were afloat among them, and they had no test by which to prove them false or true. Political economy was then passing through that metaphysical stage which in every department of inquiry precedes science, arbitrary assumptions and abstract reasoning being made to do duty for facts. The general opinion then was that wealth consisted in money. The more money a nation had the richer it was, and almost the sole value of foreign trade was considered to lie in the quantity of money which it brought into the country. The balance of trade, as it was called, was watched with feverish anxiety, that balance being supposed to consist in money payments. If we imported no more than we exported we gained nothing, and if we imported more than we exported the case was worse. We then stood on the brink of impoverishment. The cash balance was the only thing looked at. We have learned to consider wealth as consisting in the products of labour, whether of our own or of other countries, as well as in the capital, fixed and floating, which is necessary to their production. We think less of money than of money's worth, for we cannot eat gold and silver. The hungry hen in the fable scratched up a diamond, but she would much have preferred a grain of corn. Our ancestors in 1720 thought only of "making money." The South Sea scheme rested upon no productive basis. The arrangements of the company included no provision for producing anything. The only machine they employed was one for printing scrip, and as they poured it out by a million's worth at a time they imagined that they were adding so much to the wealth of the country. The share capital of the various schemes which were started the same year amounted in nominal value to £300,000,000. It was all paper, there was nothing substantial at its back, and yet it was supposed to flood the land with affluence. The opinion was gaining ground that while money was the chief constituent of wealth, paper money was as good as coin, and in some respects better. The founding of the Bank of England gave some colour to this idea. It had lent several millions to the Government, against which it issued notes. These notes were accepted in the place of gold, and there seemed to be no reason why the system should not be extended. There sprung up at the same time a false notion of credit. It was understood merely as confidence in one another, trust in a person's honour or good intentions, or in the asserted worth of anything. Hence the one duty of a patriot was to be confident himself and to encourage confidence all round. Anybody who whispered a word of distrust was considered as bad as a traitor. Sometimes when threatening shadows were cast on the foreground the company of speculators, like the schoolboy, had to whistle to keep their courage up, and whistling then became an universal obligation. As everything was built upon confidence it followed that when confidence failed all was over, and the fabric in the solidity of which it had been made a point of duty to believe came down with a crash. It then became the business of statesmen to "restore credit."

In estimating the amount of folly to be ascribed to the originators of the South Sea Bubble it is only fair to ascribe something to what may be described as the spirit of the age. In spite of the wars that had only just ended and of others which were to begin, the military temper of the nation was for the moment on the wane. Commerce was expanding, the spirit of enterprise was abroad, and all who had a new "venture" to suggest found ready listeners. All that seemed to be needed was some prospect of gain, more or less plausible, and as soon as the scheme was announced crowds responded to the signal. The "hour" is said to produce "the man," and it did so at the period in question. It produced indeed two men, both of them Scotchmen, whose names have come down to us surrounded with a rather lurid lustre. About twenty years before the date of the South Sea Bubble William Paterson drew all Scotland after him in support of his Darien scheme. He claims honourable mention as the founder of the Bank of England. He saw that the Government wanted money, and he saw also how its impecuniosity could be turned to account as the basis of a monetary establishment. The plan he devised was adopted, but the wealthy men of London to whom the enterprise was committed did not care to retain his services, scared perhaps by some of the projects he submitted to them. He went to Scotland to rouse the enterprise of his countrymen. The scheme he proposed was that they should found a colony on the Isthmus of Darien. The place was the hot-bed of fever. It was perhaps the most unpromising spot in the world for the planting of a colony, and it had moreover the disadvantage of being Spanish territory, and therefore needing to be annexed and defended. But, geographically considered, its attractions seemed to be transcendent. The isthmus was narrow, roads could easily be made across, and ports could be established on either side. It lay half way between Europe and the golden East, and furnished the shortest route from the one to the other. Leaving English and Dutch vessels to take the long and slow voyage round Africa or Cape Horn, Scotch merchants had only to fix depôts there to out-distance all rivals. The scheme was adopted by the Scotch Parliament and taken up with enthusiasm by the nation. All classes were eager to subscribe. Four hundred thousand pounds was raised, "a sum," says Macaulay, which "probably bore as great a ratio to the wealth of Scotland then as forty millions would bear now." When everything was matured twelve hundred persons embarked at Leith to establish another Caledonia in the new world, and the following year four ships with thirteen hundred men on board went out as a reinforcement. But before this second expedition reached Darien the colony was at an end. What with fever, starvation, and the assaults of the Spaniards almost all had perished. Only a few emaciated survivors found their way to New York. The scheme was a disastrous and dismal failure, the money embarked upon it was all lost, and Scotland received a blow from which it took years to recover.

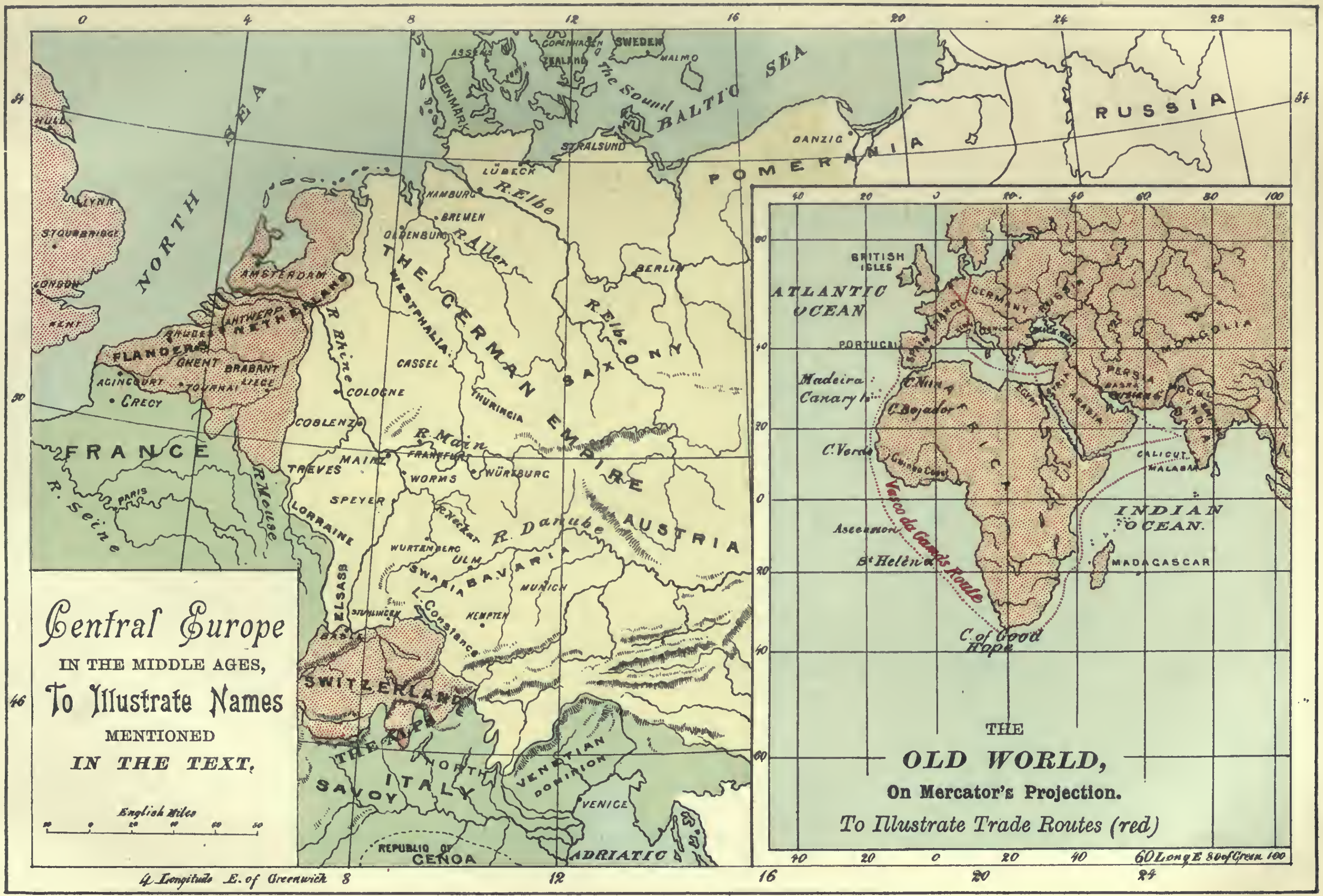
The other famous projector whom this period produced was John Law, of Lauriston, who, when quite a young man, was engaged in arranging the revenue accounts of Scotland. In 1705, soon after the failure of the Darien scheme, he laid before the Scotch Parliament a plan for raising money of which in consequence of the recent disaster the nation seemed to be much in want. His plan was not accepted, but a treatise in which its principles were explained excited a good deal of attention. It is entitled "Money and Trade considered, with a proposal for supplying the nation with money." A second edition was published in London in 1720, when the South Sea scheme was getting under way, with a preface in which Law is described as a man "far above all that the past age has known, that the present can conceive, or that the future will believe." His proposal as regards Scotland was that a commission should be appointed with power to "coin notes" which should be received in payment whenever offered, the notes to be based on landed security. Any person in possession of a landed estate might offer it to the commissioners and receive its full value at twenty years' purchase in paper money. He imagined that this plan could be extended to the whole kingdom, so that the whole of the landed property therein could be turned into its equivalent value in paper money, reckoned according to what it would fetch in silver coin, silver being then the standard currency in Scotland. There would then be two great aggregates of value of equal amount, land and the notes issued upon it, and the wealth of the nation would be doubled at once. Law argued that the paper money would be just as valuable as coin, and indeed more so. He showed that in the course of the previous two hundred years the value of silver had been enormously depreciated owing to the increased yield of the mines, and the consequent large importation which had taken place, whereas paper money which had its value measured by land would retain its value comparatively unchanged from one century to another. Discredited in his own country Law went to England, and made overtures to the Government there, but with no better success. Having killed his antagonist in a duel he had to leave London, and for the next ten or fifteen years he led a roving life in various countries, but in 1716 he turned up in Paris, where he found a patron in the Duke of Orleans, then Regent of France. The Regent, like the English ministers who favoured the South Sea scheme for the same purpose, was anxious to pay off the public debt, amounting to £70,000,000, and greatly depreciated. A bank was accordingly started, with Law at its head. The public creditors were tempted to purchase shares by being allowed to pay for them in Government stock at par, and the bank had the privilege of issuing notes for a period of twenty years. In order to raise the value of the shares the Mississippi Company was established in connection with the bank. A patent was purchased giving the company the sole right of trading with the vast territory of Louisiana lying along that stream from the Gulf of Mexico to its head waters. The monopoly of the farming of tobacco was soon added, together with the beaver trade in Canada, then belonging to France. In 1719 the French East India Company and the Senegal Company were incorporated with the Mississippi Company, which thus had a monopoly of the American trade and of the trade of all the countries east of the Cape of Good Hope. These concessions, looking very big when clothed in geographical language, but really of little worth, soon began to tell upon the imagination of the public, and the shares rose to 500 per cent. The farming of all the public revenues was next made over to the company, together with the exclusive privilege of coining for a period of nine years. Law paid for these advantages liberally. He lent the Government fifty millions sterling at 3 per cent towards liquidating the public debt, and made them a present of some millions more, which probably had a different destination. These great transactions still further enhanced the credit of the company. A mania seized the nation. All classes were eager to subscribe. The notes issued by the bank amounted to £40,000,000. Money was abundant, the prices of all commodities rose exorbitantly, and land sold for fifty years' purchase. Law was hailed as the greatest man in Europe, and gave himself almost the airs of a king. The shares advanced to 1,200 per cent, and presently to 2,000 per cent. Then came a fatal check. The Regent, who had been too well schooled by Law in the theory of arbitrary values, and was frightened perhaps by the high price the shares had reached, issued a proclamation reducing their value by one-half. He soon withdrew it on observing the consequences, but a shock was given from which it was impossible for the company to recover. All who held shares or bank notes sought to "realise." The thing was impossible. There was not enough money procurable to satisfy a tithe of the demand. Proclamations were issued threatening with severe punishment all who hoarded money or attempted to send it abroad. But no law could force the people to take the notes or to buy the shares. France was strewn with ruin, thousands were reduced to beggary; Law could not stir from home without protection, and was soon forced to quit the country, glad to escape with his life.

The Darien, the Mississippi, and the South Sea schemes were all launched within a period of twenty-five years, and the fact that during the hundred and seventy years that have since gone by no such experiments have been repeated seems to stamp them as the special productions of the age to which they belong, the offspring of a state of things that has passed away and is not likely to return. They were based upon calculations which later experience has shown to be false, and upon theories which have been exploded. The Scottish experiment was the least ignoble of the three. It sprang from a patriotic impulse, a determination on the part of Caledonia to assert herself, and not to allow the grand opportunities which it was thought the world afforded to be monopolised by proud and wealthy rivals. It failed because the cobwebs of a schemer's brain had no counterpart in reality. It was a sin of ignorance on a great scale, and where ignorance prevails there is no room for common sense. The only point at which common sense could have assailed the Darien scheme was the starting point, and there before a single step was taken there should have been a demand for more light. If all the conditions of the experiment could have been clearly ascertained and patiently weighed beforehand it would never have been made at all. The English and French bubbles were to some extent contemporaneous, and there is no doubt an historical connection between them. The Mississippi scheme was the parent of the South Sea scheme. Mr. Law led the way and set the example; the South Sea Directors followed in emulous imitation. The leading ideas were the same on both sides. Both fancied they saw their opportunities in the anxiety of their respective governments to diminish the public debt, and they were impressed with the strange belief that by taking over this debt or by helping to pay it off they could make their fortunes. Both sought to inflame the imagination of the public by the exclusive trading privileges they obtained. If Mr. Law had Louisiana and all the countries east of the Cape of Good Hope, the South Sea Directors were assured of South Africa, St. Kitts, and Nova Scotia. Both alike, in common with the promoters of the Darien scheme, had vague dreams of the advantages to be won from colonisation. Nova Scotia was a bleak unoccupied territory in which it was not easy for emigrants to live. Yet it was supposed that by filling it with people a great trade would spring up, and that the enterprise would turn out a mine of wealth. The error lay in assuming that you can plant a colony as easily as you can plant a tree, and that the sapling, like Jonah's gourd, will reach its full dimensions in the course of a night. Perhaps Mr. Law and the South Sea Directors were themselves the victims of credulity, but they were alike in seeking to make the most they could out of the credulity of the public, and in plying those gambling tricks which are next door to roguery. If Mr. Law had the Regent at his back, the South Sea Directors conducted their operations under the fostering patronage of a First Lord of the Treasury, a Secretary of State, a Secretary of the Treasury, and a Chancellor of the Exchequer. In genius and daring, and in the scale of his transactions, it must be admitted that Mr. Law immeasurably surpassed his English imitators. He took in half the world for the scene of his enterprises, and all the revenues of France as material to be manipulated. He also got something from the Government for what he gave, whereas the South Sea Directors got nothing except the privilege of being the channel through which the interest paid by the Government reached the national creditor. He overtopped them in the success of his speculations. The South Sea shares reached 1,000 per cent, those of the Mississippi Company reached 2,000. The ruin he spread was greater in proportion. Their fates at last were not unlike. He fled from France a few months before the South Sea Directors and their allies in the Government were brought before a Secret Committee of the House of Commons.

But though the special conditions of that age have passed away, and the same experiments cannot be repeated, human nature remains the same, and is always ready to lend itself to similar delusions. If one set of circumstances has disappeared another set has taken their place, and the old game may be played under new names. Three things are requisite to the production of a bubble—knowledge in one quarter, ignorance in another, and a group of facts that admit of being misrepresented, exaggerated, or highly coloured. These are things which it is not difficult to find in combination, and wherever they are so found it is possible to produce a bubble. They are only the external conditions of the phenomenon, but the human factor may be left to fill up the void and to do the rest. Our knowledge of the world is immeasurably greater than that possessed by our ancestors, but there are still some dark spots and even one "dark continent." How many of us are intimately acquainted, for example, with the gold mines of the Transvaal? If anyone should tell us that he had seen a space of a hundred acres literally seamed with gold and sown with diamonds, have we any evidence at hand which would enable us to contradict him? And if we saw the statement made on solemn foolscap and subscribed by "well-known experts" with two Christian names apiece, is it not just possible that some of us might hasten to sell all we had in order to buy a corner of that field? The recent opening up of Africa furnishes opportunities for legitimate enterprise, but also for specious and seductive schemes such as have not been offered for centuries. We are told of Mashonaland, as of Havilah of old, that there is gold there. We have entered upon an era of chartered companies which have under their control territories large enough to form so many European kingdoms. For most of us they are as yet covered with mystery. They are in the hands of projectors and their agents. The only evidence which reaches us comes from those who are deeply interested in the success of their schemes. We have to look at everything through the coloured spectacles provided for us. Let us gladly assume that all connected with them are thoroughly honest. But conscious honesty is not always an adequate guarantee. Allowance has to be made for the fact that men are unconsciously influenced by their own interests, and a person who is not conscious of any lack of integrity may nevertheless diverge considerably from the line of actual facts when he sits down to draw up a prospectus. The race of men who figured as directors of the South Sea Company is not extinct. They have numerous representatives in every age, and perhaps if we knew them we should all like them. We should find them polished, civil, and bland, or, better still perhaps, with a brusque frankness of demeanour that takes the unsophisticated heart by storm. The unadulterated rogue we recognise at once. No danger lies there. Danger begins when we have to do with those who look so much like honest men.

But we need not go to distant parts of the world in order to find a scene of action for the wiles of schemers. It is found wherever men are congregated in large numbers and complicated interests grow up. In this respect, if there is truth in the law reports, London is as "dark" a "continent" as any in the world. It occurs to an ingenious man, meditating upon the path to sudden wealth, how useful it would be to gather sixteen or twenty concerns into one great company. He sees the opportunity and hastens to improve it. He keeps the intricate transaction in his own hands, purchasing an ally only when absolutely necessary. Each concern is the subject of a separate negotiation. The seller names a sufficiently high price; the buyer doubles it in his note book, and does the same with all the rest. The scheme is soon matured, and it is time to form a company. Two or three imposing names are secured, not without adroit negotiations and some realised advantages perhaps, to stand in the front row, a dummy is selected to serve as a non-conducting medium between the promoter and the company he has formed, and the public are soon apprised of the splendid chance that is offered for their acceptance. Thousands in all parts of the land, chiefly widows, clergymen, professional men, and retired tradesmen, with just enough to live upon, and eager to exchange their 3 per cent for 6 or 8, rush to the glittering bait and are all caught. The scheme floats, but shoals are not far below. A dividend is necessary to carry it into deep water and there is no money in hand. What is to be done? Borrow the sum required and pay it handsomely. It probably turns out that the schemer has overreached himself. The process has been too heavily loaded at every stage to make success possible, and the scheme is soon in liquidation. Deep is the sorrow in many a home that can but ill sustain the loss. A court of law makes short work of the business, and it is soon forgotten. We have here a South Sea Bubble on a small scale, with infinitely more of downright dishonesty and scheming rascality, veneered throughout with specious professions, than was ever thrown into that inglorious enterprise. Yet we are dealing with no uncommon event. The law reports of the last dozen years would yield a host of examples.

Knowledge and common sense—these are our only safeguards. Let us see at every step whither we are going, and what we are dealing with. These, and a delicacy of conscience which starts back at the slightest "shadiness" of any transaction and will permit us to go no further. The philosophy of life is extremely simple if we will but address ourselves to its lessons with open eyes and with honest hearts.



Central Europe IN THE MIDDLE AGES, To Illustrate Names MENTIONED IN THE TEXT.

THE OLD WORLD, On Mercator's Projection. To Illustrate Trade Routes (red)

SKETCHES FROM COMMERCIAL AND INDUSTRIAL HISTORY.

BY H. DE B. GIBBINS, M.A.,

AUTHOR OF "THE INDUSTRIAL HISTORY OF ENGLAND" AND "THE HISTORY OF COMMERCE IN EUROPE;" OXFORD UNIVERSITY PRIZEMAN IN POLITICAL ECONOMY.

INTRODUCTION.

THE object of this essay is to show the importance of the economic factor in general history. To illustrate this I have chosen three well-known historical events—the attempt of Warbeck on the English Crown, the efforts of Wullenweber to arrest the decline of the Hansa League, and the Peasants' War in Germany—and have treated them from an economic standpoint. At the same time I have endeavoured to give some idea of various phases of old industrial life—such as fairs and gilds, piracy, and trade by land or sea—that happen to be mentioned in the course of the narrative; and where these occur the reader will perhaps excuse a few digressions. A map has been added to illustrate the places mentioned in this essay.

I.—HISTORY GENERALLY.

THERE is hardly any study so fascinating as that of history; and the reason of its fascination is because it helps us to understand our own times when we look at them in the light afforded by the past. People are very fond of saying that "history repeats itself," and so it does. And that is just the reason we like it; for if we understand it aright we see in the records of the past the counterpart of the events of the present, and thus can judge how a particular question of to-day will probably affect us in our political and social life, because it affected our forefathers or perhaps some other country in just the same way. But it was a long time before people thus saw the uses of history, and before they saw that, to be worth telling, history must have what we may call a moral. At any rate it must teach a lesson that we can turn to account to-day, before it can really interest us.

II.—THE TRUE HISTORIAN—THE GREEKS.

THE early writers of history did not perceive this. Nor did they perceive another very important fact, namely, that it is very little use merely to *record* events without telling us also why events happened just in that order and in no other. In fact, we want from them an explanation of the connection of events. But at first men were satisfied with just writing down facts as they occurred one after the other, giving merely the sequence of events, without the explanation of their causes or consequences. These writers we call annalists. But in time there comes the true historian, the man who is conscious that there is a *meaning* in all that has happened, and that one must investigate causes and consequences. And the first nation who thus saw the true function of history was the Greeks, whose two earliest and greatest historians, Herodotos and Thukydides, have left us works which will be valuable as long as civilisation endures. And this is how the first of them begins his book: "It is written," he says, "in order that the actions of men may not be effaced by time, nor the great and wondrous deeds displayed both by Greeks and barbarians be deprived of renown; and, amongst the rest, *for what cause* they waged war upon each other." And so conscious was the other historian, Thukydides, of the use of history, and of the fact that history repeats itself, that he says that his history was composed "in order that those who shall wish in the future to get a clear idea both of events that are past and of events which, in the ordinary course of human life, will occur again in the same way, or very like them, shall find my work useful for this purpose, and that it may be a permanent possession for all time." So you can see that these two men knew that their history had something to teach; had, in fact, a definite purpose and object.

III.—VARIOUS KINDS OF HISTORY—ECONOMIC.

SINCE the days of those great Greeks we have had some histories in the true sense of the word, and many books which hardly deserve to be called histories at all, for they have no lesson to teach and no moral to apply. But this, at any rate, men are beginning to see more and more clearly, that if you want really to understand the past and apply it to the present, you must study the past in all its aspects. You must try to understand its religious side, to understand its politics, and its social and mental life. And especially must you try to get a glimpse of its industrial and economic life, for that is, as it were, the great undercurrent in the ocean of history, by which princes and peoples are often driven about unwittingly and even unwillingly, impelled by hidden forces whose power they cannot calculate. I do not wish to magnify unduly this side of history, for it is only one aspect, just as religion, politics, and social life form each only one aspect; but it is a very important side, and has hitherto been greatly neglected by general historians. And so, in this essay, I hope to bring before you a few glimpses of the working of this industrial and economic factor, and show how it often affects politics and general events in a very marked degree. For this purpose, I shall take one or two periods of English and European history, and one or two historical persons, and, looking at them from this point of view, see if economic facts will help us to understand and appreciate them. And at the same time we shall get hereby a glimpse into the industrial life of bygone centuries.

I.—PERKIN WARBECK.

IV.—ENGLISH AND FLEMISH TRADE.

THE first person I propose to speak about in this connection is Perkin Warbeck, the young impostor who so seriously disturbed the peace of Henry VII., and whose story is pretty familiar to all English readers. At first sight, perhaps, it does not seem quite clear why one should select him as an example of the economic factor in general history, but if we look at the conditions of English commerce in the fifteenth century it becomes clear enough. At that time Flanders and England were very closely connected by the bonds of trade, for Flanders was one of the great manufacturing centres of Europe, and England provided its weavers with wool, one of their most necessary raw materials. So close and convenient a market for English wool could not, indeed, be then found, and many of the small, light ships of that age found plenty of occupation in running backwards and forwards across the North Sea, carrying wool from the east coast of England to the great Flemish towns such as Antwerp and Bruges. There is an old poem published by Hakluyt, and called the "Libel of English Policy" (1436 or 1437 A.D.), which gives us an interesting account of this trade. It appears that English wool of the finest quality was now superior to any produced even in Spain, which had already long been the greatest wool-growing country in Europe. The author says that, though the Flemings obtained a great part of their wool from Spain, they could not make good cloth of the Spanish wool by itself, but were obliged to mix it with English. The *cloths* of England, however, were at that time very inferior in fineness of texture to those both of Spain and the Netherlands; so that the fine English wool was often carried to Flanders, there to be made up into cloth and then sent back to the English market. English coarse cloths, nevertheless, were fairly good. But such was the importance of the Flemish cities in those days that nearly all the trade between England and Spain was carried on indirectly through the great Flemish market of Bruges, and English merchants frequented many other towns in the Netherlands. The English, says the author of "English Policy," bought greater quantities of goods in the marts of Brabant, Flanders, and Zealand than all other nations together, though these fairs were frequented by many other nations as well. The purchases of the English, we are told, consisted chiefly of mercery, haberdashery, and groceries; and they were obliged to complete them in a fortnight, a previous fortnight having been allowed them for the sale of English goods. And to these great Flemish fairs came also not only the merchandise of England, but that of France, Burgundy, and the Rhine lands, brought overland in heavy carts or carried in barges down the great waterways of the Rhine, the Meuse, and other rivers.

V.—METHODS OF TRADE—FAIRS—WINCHESTER.

In the same way foreign merchants came to English fairs, of which there were several of great importance, which have been described by several writers. Two of the most important were, perhaps, those at Stourbridge, almost in Cambridge, and at Winchester; the former being easily accessible from the low countries by a voyage from (say) Antwerp to the Wash and up the Ouse and Cam to Cambridge, and the latter as easily reached by way of the notable port of Southampton. The first lasted a month, from the end of August to the end of September, and was frequented by merchants from all parts of Europe; and the second, which I will describe more particularly, lasted for sixteen days. The Winchester fair was instituted and given as a kind of revenue to the Bishop of Winchester by William the Conqueror, and was held on St. Giles's Hill or Down near the cathedral city. Its jurisdiction extended for seven miles round, including even Southampton, and all merchants who sold wares within that radius, except at the fair, forfeited them to the Bishop. Officers were placed at all bridges and other avenues of access to the fair to exact toll of merchants passing that way, and in the meantime all the shops in the city of Winchester were shut. In the fair was a court called the Pavilion, at which the Bishop's justiciaries and other officers assisted, with power to try causes for seven miles round; nor, during the fair, could even the lord of a manor inside that circuit hold his manorial court without licence from the Pavilion. On the eve of St. Giles's day, the mayor, bailiffs, and citizens of the city of Winchester delivered the keys of the four city gates to the Bishop's officers, who, during the sixteen days of the fair, appointed a mayor and bailiff of their own to govern the city. Numerous foreign merchants came to the fair, paying a toll for admittance; for instance, those foreigners who sold brazen vessels gave as their fee to the treasurer of the Bishop's palace, at Wolvesey, four basins and ewers. In the fair itself, different streets were arranged and assigned for the sale of different commodities, and were called by the names of the goods sold therein, as, *e.g.*, the Spicery, the Pottery, the Drapery. It is curious to note that many monasteries, in and about Winchester, had shops in these temporary streets, and, for instance, one shop was called "the Spicery of St. Swithin's monastery." So important were the receipts from this fair that in the revenue rolls of the old Bishops of Winchester the fair has a grand and separate heading all to itself. Even in the time of Bishop William of Waynflete, when its former glories had somewhat decayed, the revenue roll of 1471 gives £45. 18s. 5d. as the receipts from dues and tolls, a sum certainly equal to between £400 and £500 of our money.

VI.—FAIRS AND HOUSEHOLD LIFE.

It is interesting, while on this subject, to notice what an important part these annual fairs played in the household economy of all classes of that age. We can hardly realise now, with all the attractions of our large shops and their varied stock of goods on view all the year round, how eagerly our forefathers and their wives looked forward to the great annual fairs of their district, when they would make their purchases for the whole year at once. Nor did they look forward to, or frequent only, their local fair. They would go a very considerable distance to a celebrated fair, if necessary. Some curious records of this custom are to be found in the accounts and manuscripts of that period. Thus, in 1234 we find that the fermier of the city of Winchester paid £20 (then a very large sum) to Ailward, the chamberlain of Winchester Castle, to buy a robe at St. Giles's fair for Henry II.'s son, and "divers silver implements" for a chapel in the castle. In the curious record of *The Establishment and Expenses of the Household* of Henry Percy, fifth Earl of Northumberland, in the year 1512, we find that all the stores of the Earl's house at Wresille were laid in from fairs. The entry runs: "He that stands charged with my lord's house for the whole year, if he may possible, shall be at *all fairs*, where the great emptions [*i.e.*, purchases] shall be bought for the house for the whole year—as wine, wax, beefs, muttons, wheat, and malt." And in the accounts of the Priories of Maxtoke, in Warwickshire, and of Bicester, in Oxfordshire, in the days of Henry VI., the monks appear to have laid in their year's stock of various common necessaries from the above-mentioned fair of Stourbridge, in Cambridge, which was certainly by road a hundred miles distant from either monastery. This shows how far people would travel on these great annual occasions.

VII.—EARLY HISTORY OF WARBECK.

But now, having seen how important was the trade between England and Flanders, and having glanced at the great feature of commercial life in those times, we must hasten on to the story of Perkin Warbeck and see how commercial considerations influenced his fate. Perkin was the son of a Christianised Jew merchant named Warbeck, or Osbeck, who lived for a time in London; and, although an impostor, he may very probably have had royal blood running in his veins, for Edward IV. was a frequent visitor to the house of the wealthy Jew, and had a *penchant* for his wife Catherine; and if we are to believe the gossip of old Philip de Commines, the famous chronicler, Mistress Catherine was not the only citizen's spouse to whom this amorous monarch paid marked attention. It is also said that the king had honoured the Jew by standing godfather to him when he was baptised as a Christian. Certain it is that the Jew father was in great favour with Edward, and that Perkin had that marked and singular resemblance to the monarch upon which he afterwards traded. But while he was a young child his parents returned with him to Tournai, in Flanders, their native place, then and now a busy manufacturing town engaged in the linen industry, for which that part of Flanders was famous. Then he was placed in the house of a kinsman of his, called Jan Stenbeck, at Antwerp; "and so roved up and down between Antwerp and Tournai and other towns of Flanders for a good time; living much in English company and having the English tongue perfect." Naturally quick-witted and of graceful manners, Perkin gained by this constant travel and intercourse with strangers the readiness of mind and familiarity with the ways of the world, that were afterwards to stand him in good stead. And while he is roving up and down among the great manufacturing cities of Flanders, we may take the opportunity of seeing with him some of these famous towns.

VIII.—MEDIÆVAL FLANDERS.

In those days the Netherlands were divided into duchies, counties, and imperial cities. Brabant, Limburg, and Guelderland were governed by dukes; Flanders, Holland, Zealand, Hainault, Artois, Namur, and Zutphen by counts; and of all these realms the counts of Flanders were the most powerful, and after their possessions had passed, in 1383, to the more powerful house of Burgundy, the latter, partly by marriages and partly by force or cession, obtained possession of the largest part of the low countries. Now, during the crusades the burghers of the Flemish cities obtained many advantages, owing to the desire of the lords and counts who ruled them to go off to the Holy Land and fight the Saracens. To raise money for this purpose the nobles often granted many political and commercial privileges to the wealthy citizens, who were often thus enabled to gain for their city an independence and jurisdiction of their own. The people, conscious of their power, gradually gained from their rulers so many of these concessions that the provinces formed in reality a democracy, only nominally subject to the counts of Burgundy, the kings of France, or whoever their nominal lord might be. Thus industrial wealth brought in its train political and social freedom, and so we have once again an example of the influence of industry upon political history.

IX.—WEALTH OF THE FLEMISH.

As we said, the dukes of Burgundy became in the fourteenth century the rulers of most of what is now Holland and Belgium; and in this and the following century, when Perkin Warbeck was growing up to manhood, the dominions of these dukes became by their manufactures the most prosperous and wealthy in Europe. Flemish merchants sent their goods to every country then known; their ships sailed to every port; and cities like Bruges, Antwerp, and Ghent almost monopolised the trade of Northern Europe. The city of Ghent had 50,000 weavers alone, while the general population of Bruges and Antwerp is placed at 200,000 each. Not only the nobles of the day, but the merchants and manufacturers were clad in gorgeous velvets, satins, and jewellery; "purple and fine linen" expressed very accurately the luxury of their attire; and their banquets were given with almost incredible splendour. Many stories are told illustrating the wealth of these Flemish burghers. In 1351, for instance, the burgomasters of Ghent, Yprès, and Bruges went to Paris to pay homage to King Jean of France. They were received with what the French thought great pomp and ceremony, and a great banquet was provided in their honour. But while feasting they did not seem much impressed nor even satisfied with the honours thus shown them, for, according to the simpler customs of Paris at that time, the seats at table were not furnished with cushions. So without saying anything the worthy Flemings took off their rich mantles, covered with embroidery and worth then each a large sum, and used them to make their seats softer. On rising from the banquet they all left their seats without so much as casting a glance at the mantles lying there, till some one of the French court, thinking they must have forgotten them, since no one would throw away such costly garments, reminded them of their apparent forgetfulness. Whereupon Simon van Eertrycke, the burgomaster of Bruges, answered scornfully, "We Flemings are not wont to carry away our cushions after dinner!"

X.—FLEMISH CITIES.

Amid all this wealth, the arts were cultivated with great success, just as in the great commercial cities of Italy—Florence, Venice, and others—for art and industry often go hand in hand, if only the workmen are free and can take an artistic interest in their work. Van Eyck invented the beautiful oil colours for which the Flemish school is renowned. Painting on glass, polishing diamonds, the making of lace and tapestry, and the arrangement of chimes were also invented in Flanders at this period. Most of the magnificent cathedrals and town halls, which form the delight of the modern traveller in Belgium, were built in the thirteenth and fourteenth centuries. History, poetry, and learning were much cultivated, and the University of Louvain was, for a time, the most celebrated in Europe, and the famous Erasmus was one of its students. Antwerp, at the time when Perkin Warbeck was a youth, was the chief port and commercial centre of Northern Europe. Five thousand merchants met daily on its Exchange, and 2,500 vessels lay anchored at one time in the river. This extraordinary prosperity dated from 1482, when the burghers of Bruges quarrelled with the Archduke Maximilian, who in revenge blocked up their port of Sluys, and thus caused the trade of Bruges to be transferred to Antwerp. The Portuguese made the city their northern depôt for the productions and manufactures of the East, while the merchants of the Hansa (of whom we shall hear more presently) brought thither the merchandise of Germany, Russia, and Scandinavia. The trade of England and Spain was all carried on through the medium of Antwerp, and besides the foreign trade there was an active commerce with the interior. France, Burgundy, Hainault, Cologne, all made Antwerp their market place.

XI.—MARGARET OF BURGUNDY AND HENRY VII.

Among such scenes of industrial and commercial wealth young Warbeck grew up. "In which time, being grown a comely youth, he was brought by some of the espials of the Lady Margaret into her presence." This was Margaret, the Dowager Duchess of

Burgundy, a sister of Edward IV. of England, and consequently a Yorkist, and with no friendly feelings towards the Lancastrian king, Henry VII., for the deadly feuds of the Wars of the Roses were still smouldering in the hearts of both parties, in spite of all the appearance of peace. "This princess, having the spirit of a man and the malice of a woman, abounding in treasure by the greatness of her dower and her provident government" (and, we may add, by the industrial prosperity of her Flemish subjects), "and being childless and without any nearer care, made it her design and enterprise to see the majesty royal of England once again restored to her house (the Yorkists), and had set up King Henry VII. as a mark, at whose overthrow all her actions should aim and shoot; insomuch that all the counsels of his succeeding troubles came chiefly out of her quiver." But, as we shall see, her own Flemish subjects in the end, for commercial reasons, frustrated her object in this case. Nevertheless, she caused Henry VII. considerable trouble in her time, by continually helping Yorkist plots against his throne, and by encouraging the two claimants, Simnel and Warbeck. It is very certain that as long as these intrigues went on Henry had a great deal more to fear than is commonly supposed, though the factiousness of the nobles was more to be dreaded than the fickleness of the people. The extraordinary chances of fortune which had overwhelmed the last four kings might well have made a bold man fear for himself. Henry VI. had spent many years in a miserable captivity, and was ruthlessly murdered at last; Edward IV., at the height of his prosperity, had been suddenly driven from his kingdom; Edward V. had been deposed and killed; Richard III. had to fight for his crown and fell on the battlefield. No wonder Henry VII. felt ill at ease, amid the intriguing nobles whose power had placed him on the throne, and who might, if provoked, again depose him. It was owing to this feeling on his part that he so eagerly encouraged the mercantile and manufacturing classes in order to win their support against the old nobility, and made for their sake those commercial treaties with foreign countries* and those careful regulations for trade† for which his reign is famous in the annals of English commerce. Once again, commerce and politics are interwoven.

XII.—WARBECK'S FIRST ATTEMPTS.

UNDER the circumstances it will be seen that the Duchess of Burgundy's encouragement of Warbeck was a source of considerable uneasiness to Henry VII. The duchess, however, acted in a very circumspect manner, for, in order to give plenty of time for reports about the re-appearance of the pretended Duke of York to make their way among disaffected people in England, she first sent Perkin to Portugal in the suite of Lady Brampton, and "in the meantime omitted not to prepare things for his better welcome and accepting." A favourable opportunity soon arrived. War broke out (1492) between England and France, and Warbeck hurried over to Ireland, then in a state of chronic rebellion, where he was likely to find supporters while Henry was troubled with foreign war. He landed at Cork and was received with considerable enthusiasm. His success there aroused much curiosity, not only in England but in France, and the French king, Charles VIII., invited him to his court. He was brought over to France by Stephen Frion, formerly "secretary for the French tongue" to Henry VII., but now an active servant of Margaret of Burgundy. Perkin was delighted at his good fortune and went over to Paris immediately. "And when he was come to the court of France, the king received him with great honour; saluted and styled him by the name of the Duke of York; lodged him and accommodated him in great state." This Charles did with the object of embarrassing Henry, and was so far successful that several English gentlemen of position came over and gave in their adherence to the young claimant. But Perkin's stay in France was, after all, brief, for peace was suddenly concluded between Henry and Charles, and though the French king would not give him up Perkin had to find another refuge.

---

* With Denmark and Florence. † Compare his speech to the Parliament meeting in November, 1487, by the mouth of his minister, Cardinal Morton.

XIII.—HIS RECEPTION BY THE DUCHESS.

Now comes the most interesting and curious part of his history. All his dealings with the Duchess Margaret had so far been kept secret; and now he proceeded to Flanders as a perfect stranger, while the duchess also feigned not only never to have seen him, but to be positively averse to his coming, pretending to be "made wise by the example of Lambert Simnel, how she did admit of any counterfeit stuff." She assumed a doubtful air, and put questions to him "to pose him and sift him, thereby to try whether he were indeed the very Duke of York or no. But, seeming to receive full satisfaction by his answers, she then feigned herself to be transported with a kind of astonishment, mixt of wonder and joy, at his miraculous deliverance, receiving him as if he were risen from death to life." Finally, the wily duchess fully received him, and "did him all princely honour, calling him always by the name of her nephew, and giving him the delicate title of The White Rose of England, and appointed him a guard of thirty persons, halberdiers, clad in a parti-coloured livery of murrey and blue, to attend his person."

XIV.—WARBECK'S PARTY IN ENGLAND.

MEANWHILE, the fame of the suddenly-discovered Duke of York, the rightful heir to the English throne, aroused in England the utmost excitement. "The news hereof came blazing and thundering over into England that the Duke of York was alive," and a conspiracy to set him on the throne* was arranged by such eminent men as Sir William Stanley (Henry's Lord Chamberlain), Sir Robert Clifford, and others (1493). Clifford, indeed, actually went over to Flanders, as being one who "knew the person of Richard, Duke of York, as well as he knew his own," and declared, on seeing Perkin, "This young man is undoubtedly he!"

King Henry was now thoroughly alarmed, and took active measures to expose Warbeck's imposture. Numerous spies were sent over to Flanders to find out all about Warbeck's early life; and Sir James Tyrrel and John Dighton, who had been concerned with the murder of the princes in the Tower, were brought forward by the King to make public statement that the murder was actually committed, and the boy Duke of York slain. The details thus discovered of Perkin's early life, and the certainty of the death of the young duke, combined to quench the enthusiasm of the people for the claimant to the throne to some extent, but to crush his hopes entirely stronger measures had to be taken. It was then that Henry turned from political to commercial strategy, and played his trump card. He made (1493) a formal complaint to the Archduke Philip of Burgundy, ruler of Flanders, about the encouragement given to Perkin, concluding, "The King's request unto the Archduke and your lordships might be—that, according to the example of King Charles, who hath already discarded him, you would banish this unworthy fellow out of your dominions."

XV.—HENRY VII.'S MASTERSTROKE.

To which the duke replied politely, but evasively, that he himself, "for the love of King Henry, would in no sort aid or assist the pretended duke. But for the duchess dowager she was absolute in the lands of her dowry, and that he could not hinder her to dispose of her own." Whereupon Henry said nothing more, though he well knew that the duke's excuse about the duchess's power was all nonsense; but he issued an edict (Sept. 18, 1493) which would stop all trade between Flanders and England. He "forthwith banished all Flemings and their wares out of his kingdom; commanding his subjects likewise, and by name his Merchant Adventurers,* which had a residence at Antwerp, to return: translating the mart which commonly followed the English cloth unto Calais, and embarred also all further trade for the future." The shrewd king well knew the effect this decree would have, for "the subjects of Flanders drew so great commodity from the trade with England, as by this embargo they would soon wax weary of Perkin." And, as if to make them wax weary all the sooner, the Duke Philip "out of requital did likewise banish the English out of Flanders." And then Perkin's doom was sealed.

---

* His claim, if he had been alive, would have been better than Henry's, for he was a son of Edward IV., and a direct descendant of Edward III. in both the male and female lines; while Henry VII.'s claim to descent from Edward III. was only through his mother, the great-granddaughter of that king.

XVI.—FURTHER ATTEMPTS BY WARBECK.

Of course, Perkin did not understand at once what these events foreboded to him, and for a time he seemed to be more flourishing than ever. But anyone who was only half as shrewd as Henry VII. could have foretold that the Flemish would not stand him much longer, if his presence interfered with their trade. As it was, they soon began to show that they, at any rate, expected rather more of the young claimant than that he should merely amuse himself by holding court in Flanders, and Perkin himself felt that it was time something was done. Moreover, Henry VII. had lately made a determined effort to crush the English branch of the conspiracy by executing several of Warbeck's adherents, including many men of good birth and position, and more especially Sir William Stanley. So Perkin "resolved to try his adventure in some exploit in England, hoping still upon the affections of the common people towards the house of York." The place where he should make this attempt he chose to be the coast of Kent, and "gathered together a power of all nations, neither in number nor in the hardiness and courage of the persons contemptible." And with these he put to sea and arrived upon the coast off Sandwich and Deal, in Kent, in July, 1495. But the attempt failed miserably; the men of Kent were so hostile that Warbeck himself dared not even land, and a few of his followers who were caught were ruthlessly executed. "They were brought to London," says the old historian, "all railed in ropes, like a team of horses in a cart; and were executed, some of them at London and Wapping, and the rest at divers places upon the sea-coast of Kent, Sussex, and Norfolk, for sea-marks or lighthouses, to teach Perkin's people to avoid the coast." Truly a grim sort of warning!

---

* This was the famous Company of Merchant Adventurers which had probably existed ever since 1250 or so, and which certainly had almost a monopoly of the export of woollen cloth from England to Flanders.

XVII.—WARBECK IN SCOTLAND.

Foiled in England, Perkin next tried Ireland, but again found any attempt there useless. The Duchess of Burgundy still helped him, but he knew that he would not get much encouragement from the Flemish, and so he next went to the King of Scotland, "a prince young and valorous, and ill-affected to King Henry." James IV. of Scotland seems really to have believed in him, for he not only accompanied him in person in an invasion of Northumberland, but even gave him in marriage Lady Catherine Gordon, his own kinswoman. But the invasion of Northumberland came to nothing after all, although Warbeck caused to be published, "for a perfume before him as he went," a proclamation in the name of Richard, Duke of York, "true inheritor to the crown of England." But, unfortunately for him, this perfume was not to the taste of the English.

XVIII.—HOW PERKIN WAS RUINED BY COMMERCIAL CAUSES.

And now, at length, Perkin's last support was to be taken away from him. King Henry's prohibition of commerce was having the desired effect, and the Flemish were becoming positively hostile to the impostor. For "by this time," says Bacon, "the interruption of trade between the English and the Flemish began to pinch the merchants of both nations very sore. Which moved them by all means they could devise to affect and dispose their sovereigns respectively, to open the intercourse again; wherein time favoured them. For the Archduke and his council began to see that Perkin would prove but a runagate, and citizen of the world, and that it was the part of children to fall out about babies." Alas for Perkin! He was beginning to find out how cold one's friends become when their pockets are touched. And Henry VII., though he well knew that the policy of interference with Flemish trade would have its due effect, was perfectly willing to let that trade proceed, for, "being a king that loved wealth and treasure, he could not endure to have trade sick, nor any obstruction to continue in the gate-vein which disperseth that blood. And yet he kept state so far, as first to be sought unto." But at last commissioners began to go to and fro between England and Flanders, and finally met at London to treat. And these in due time "concluded a perfect treaty, both of amity and intercourse, between the King and the Archduke, containing articles both of state, commerce, and free fishing." This was the great commercial treaty which has become known as the *Intercursus Magnus*, dated April, 1496. It contained one little proviso which sealed Perkin's fate altogether, for there was "an express article against the reception of the rebels of either prince by the other;" and so, although the treaty did not even deign to name him, Perkin's hopes of support in Flanders were utterly crushed. For the Archduke had somehow discovered that after all he could interfere with the estates of the dowager duchess, and her demesnes were pointedly included in the treaty.

XIX.—HOW WARBECK CAME TO HIS END.

THE rest of Perkin's history need not detain us long now. Already excluded from Flanders, he was soon politely requested to leave Scotland (July, 1497), for now that James IV. saw that the claimant had no one to support him, he did not care to incur a severe war with which Henry VII. threatened him on Perkin's behalf only. Warbeck was fain to try Ireland again, but little was to be done there. At last an opportunity seemed to present itself of making a grand *coup* in England. An insurrection, caused by grievances of taxation, had broken out in Cornwall, and, though partly suppressed, was still smouldering. Perkin landed at Bodmin, the staple town for tin, and put himself at the head of the insurgents. He marched on Exeter with an ill-disciplined crowd, but on the approach of Henry's forces became frightened, and ran away secretly to the sanctuary of Beaulieu, in Hampshire (September, 1497). He was seized and taken to London, where he made a confession of his imposture, and his life might have been spared but that during his imprisonment in the Tower he tried to escape, and was then put to death (November 23, 1499).

Such was the fate of the most powerful claimant to his throne that Henry VII. had to deal with, a claimant whose attempts were to the King, while still insecure on his throne, a constant threat of danger amid the still smouldering feuds left behind by the Wars of the Roses. The encouragement given by the rich and powerful Flemish duke, and the consequent favour of James of Scotland, made Perkin at one time a formidable foe; but the withdrawal of Flemish support, owing to commercial and industrial reasons, rendered his cause hopeless. English cloth and wool were a necessity to Flanders, and Perkin was not.

XX.—THE MERCHANT COMPANIES AND GILDS.

MEANWHILE we read that after the Great Treaty of commerce and after the intercourse thus restored, the English merchants came again to their mansion at Antwerp, where they were received with "procession and great joy." And the worthy merchants with a keen eye to profits proceeded, it is said, to "monopolise and exact upon" the trade, "which it seemeth they did a little to save themselves, after the hard time they had maintained by want of trade."*

---

* The other merchants (of England as a whole, not only of London) petitioned against this monopoly in 1497, and it was partly lessened, though not entirely.

The merchants who thus returned to Antwerp amid general rejoicings belonged to the famous Company of Merchant Adventurers, whom we have mentioned previously. They were the most powerful of the numerous merchant companies that grew up about this time, and which were another form of the gild system, that is so marked a feature of the mediæval world of commerce and industry. For it is impossible to understand old economic life without some comprehension of these associations of industry in gilds, just as it would be impossible to understand the business life of the present century without some idea of the working of joint-stock and other companies. But, whether in the ninth century or the nineteenth, it is clear that gilds or companies, or whatever they may be called, are only evidences of that need of mutual help—of co-operation, in fact, in its best sense, and as all true co-operators understand it—which has always been felt by civilised man. Perhaps in earlier periods of our history this need was felt in a stronger form than now, for the doctrine of competition was not so rampant. At any rate, gilds form a very striking feature of mediæval life. They were sometimes religious, sometimes merely social, sometimes industrial and commercial. It is of course the latter with which we are dealing here.

XXI.—THE DEVELOPMENT OF GILDS.

THE question of the origin of various gilds, and which came first, is involved in considerable controversy, but need not detain us at present. Suffice it to say briefly that, according to the views of many eminent historians and economists, it is probable that first of all (at least, in industrial gilds) came the MERCHANT GILD, which regulated dealings of *all* kinds within a particular town or community. Next we have the CRAFT GILD, which regulated the *production* of a particular class of goods or a particular process of production, such as weaving or dyeing. Then we find LIVERY COMPANIES to regulate dealings, especially *wholesale dealings*, in a particular class of goods in a given city; and lastly, as internal commerce developes into foreign commerce with other nations, we have the MERCHANT COMPANIES, who traded in all sorts of goods with certain specified *foreign countries* and within certain specified limits. Of course in a flourishing town, like London or Southampton or Norwich, all these kinds of gilds would be existing and working side by side at the same time; but it has happened that only the merchant companies have survived to our own time, and one of the greatest of them helped us to win our Indian Empire.

XXII.—THE GLOVERS' GILD IN PERTH.

AND while I am speaking about gilds, perhaps some of my readers may like to be reminded of the excellent picture of a worthy gildsman in Sir Walter Scott's "Fair Maid of Perth," and of the honourable craft gild of glovers in that ancient city. The Perth artisans of this craft were of great repute, and numbered amongst them, from a very early period, men of considerable substance. Among their records, too, are found many charters and grants of land to various religious purposes—for, as in most old gilds, the religious element was very strong. In particular, there was a special grant for upholding the altar of Saint Bartholomew, one of the richest of the many shrines within the Perth parish church of S. John. There is, by the way, a curious relic in the archives of this gild referring to their saint—namely, a leathern lash, called "The Whip of S. Bartholomew," which the worthy master-glovers are bidden in the records to apply to the back of refractory apprentices. But the most memorable thing about this gild is the splendid motto emblazoned upon their old banner, under which the gildsmen sometimes had to fight in the troublous days of Mary, Queen of Scots; and it is a motto which might well be emblazoned upon the banners of industry again to-day, in an age when so much is forgotten in the modern economic struggle. It runs thus: *The perfect honour of a craft or beauty of a trade is not in wealth but in moral worth, whereby virtue gains renown.* Is not this an ideal worth thinking of and working for by us as co-operators?

XXIII.—THE MERCHANT ADVENTURERS AND THE HANSA.

BUT now we must return to the Merchant Adventurers and other companies. They seem to have been a development of the Mercers' Company of London (a merchant gild), though some say they existed at a still earlier date as "The Brotherhood of S. Thomas of Canterbury." Anyhow, they are found fully established in 1407, when Henry IV. granted them the privilege of having a consul at the great Flemish emporium of Bruges. They had almost a monopoly of the English cloth trade there, for no one was admitted into their body without paying an entrance fee of £12 (a very high sum for that time), though originally the fee had been only 6s. 8d., and Henry VII. reduced it to £6. Their chief importance for us is that they came to be the great rivals of that wonderful organisation of North German merchant cities known as the Hansa; and in course of time succeeded in driving the Hansa merchants out of England. Now, this association called the Hansa (from the old Teutonic word meaning "a confederacy") affords us one of the most striking examples of the connection between commerce and politics, and for this reason we may devote a few lines to a description of its rise and power, and of the doings of one of its greatest heroes, Jürgen Wullenweber.

XXIV.—ORIGIN OF THE HANSA—PIRACY.

The history of the Hansa is the history of early commerce in North Europe. The League known by this name arose at an early date, but we cannot say for certain what this date was. We know that two of the principal Hansa towns—Hamburg, founded in the ninth century, and Lübeck, founded in the twelfth—had formed an alliance either in 1169, 1200, or 1241 A.D., but we do not know which of these years to take as the real date, or whether this alliance was the first beginning of what afterwards grew to be a great and powerful confederacy, which even by 1300 A.D. included seventy large towns, and later on included even more. But whatever the date of the origin of the Hansa, we may safely assume that it first arose from the need of mutual defence and assistance felt by towns on the north coast of Germany, in view of the continual piracy that was always going on. For centuries piracy was the common employment of the younger sons of the nobility and royalty of Sweden, Denmark, and Norway, and the sea was regarded as the proper sphere for a young warrior to seek his fortune. Later on piracy fell rather into disrepute, and measures were taken against it when it no longer received a certain glory and sanction from the fact of being pursued by nobles and kings. But yet, to a late period, pirates infested every sea. Edward III. of England was the first of our kings who tried to put them down and afford protection to merchants travelling; but even in his time the English Channel was swarming with them, and their ships used to lie in wait off Calais, S. Malo, and the mouths of the Rhine, in order to attack any merchant vessels who might chance to come sailing from Southern or Northern Europe to England, Flanders, or Germany. So late as 1450, Agnes Paston, an English lady living in Norfolk, wrote about the not unusual circumstance of a neighbour of hers who was captured by pirates, or, as she puts it, "who was taken by enemies walking by the seaside;" adding, "there were ten great vessels of the enemies; God give grace that the sea be better kept than it is now, or else it shall be perilous dwelling by the sea-coast."

XXV.—COMPLAINTS ABOUT PIRATES.

In fact, in the "good old times" of the Middle Ages there was a great deal of lawlessness both by sea and land, and even the Hansa men, who put down piracy, could do something very similar themselves upon occasion. In 1403, for instance, occurred some interesting negotiations between the English and the Hansa towns concerning mutual violence which merchants of each side had suffered, and it does not appear that the English were much better than their neighbours. At least, the Livonians complained that some Englishmen had "unjustly" robbed and rifled three ships and "had caused 250 men very barbarously to be drowned, of whom some were nobles and other honourable personages, and the rest common merchants and mariners;" as to which persons it appears that the English ambassadors promised that King Henry IV. would "vouchsafe to devise some convenient and wholesome remedy for the souls of such as were drowned," and let us hope he did so. However, the English also on their side had no small injuries to complain of. It seems that the merchants of Lynn had a mercantile settlement of no less than twenty houses at Bergen, in Norway, which settlement was attacked by men from the Hansa towns of Wismar and Rostock, and burnt by them, while the unfortunate English merchants there not only lost all they possessed but had to ransom themselves for the (at that time) enormous sum of £1,815. The towns of Newcastle, Hull, York, London, Colchester, Yarmouth, Norwich, Clee, and Wiveton also complained of robberies on their ships. So it will be seen that the lot of a mediæval merchant voyaging to foreign parts was somewhat perilous.

II.—THE HANSA.

XXVI.—POWER OF THE HANSA.

Nevertheless the Hansa, in its way, tried to put down piracy, or at any rate all piracy that was not the outcome of actual hostility or due to reprisals for previous attacks. And gradually the vikings and pirates of the Baltic and North Sea found that the towns they had been wont to plunder and harass were becoming too strong and powerful for them, and found, too, that they were bound together in a pretty solid organisation. And so, in time, the merchants of the Hansa gained security for their commerce, and became powerful and wealthy traders, who founded settlements in other countries and monopolised the trade of the northern seas; held congresses and diets like separate states and made war successfully upon princes and kings. In fact, it is difficult now to believe the immense political as well as commercial power wielded by the Hansa cities, but it was a very real power while it lasted, and the history of the Hansa and its power teaches us very strikingly the lesson of combination, co-operation, and mutual help. For as long as the towns and merchants helped each other they remained strong and rich; but when they began to be infected with the selfish view of life which counsels each man only to look after his own immediate commercial interests and to let his neighbours shift as best they can, their power and wealth began to decline till nothing but the relics of it were left.

XXVII.—ITS ORGANISATION AND CONGRESSES.

Let us glance for a moment at the organisation of this mighty League. In the first place, all the towns belonging to it were divided among four districts. Lübeck was the head of the first, Cologne (Köln) of the second, Brunswick (Braunschweig) of the third, and Danzig of the fourth. The head of all was Lübeck, where the archives and documents of the Hansa were kept, and where the congresses were most frequently though not exclusively held. These congresses took place every three years, and their deliberations had great weight, resulting in decrees which were binding upon all towns that were members of the Hansa. Deputies from every allied town, of course, attended this congress, and if a deputy was not sent from a town that town had to give a very good reason for neglecting to do so, on pain of fine. Moreover, the deputies themselves were sharply looked after, for if they did not arrive in time for the opening of the congress they were fined a gold mark for each day of delay. The conferences began about seven or eight in the morning, and lasted till two p.m. each day, generally under the presidency of one of the burgomasters of Lübeck. The business was by no means light, for it included the whole policy and acts of the League, from a quarrel with an oppressive king to a dispute between two rival merchants. The congress decided on peace and war; sent despatches to kings and princes of other lands; arranged treaties and discussed finance. And all documents were sealed with the seal of the Hansa city (generally Lübeck) where the congress was then sitting.

XXVIII.—THE SEAL OF LUBECK AND ITS MEANING.

There is something about this Lübeck seal which brings very closely home to us the real and deep piety and earnestness, both secular and religious, that tinged the lives of the merchants of other days. They were no doubt very rough and bellicose, these old Hansa men, and they did not mind a good stand-up fight now and then, or a little bit of something suspiciously like piracy if they thought they had been wronged; but there was a great deal of true, sterling honesty and faith in them for all that. So the city of Lübeck had on its seal a vessel at sea with an ancient pilot at the helm, who steers the ship with his left hand, while his right is admonishing a youth busy with the cordage, who is pointing to heaven, as if to signify that from "thence cometh our help." Above the stately vessel and its crew of age and youth there floats a simple flag bearing the sign of the Cross. And the meaning of it was this—that the energy of youth and the prudence of old age were to be united with piety and faith in Divine power in all the business of the city. Again, we see the spirit of unity and co-operation in the truest sense in an old formula of the League for the guidance of business, which runs—"Every town shall consider the benefit of the others, so far as it is in accordance with right and honour." Finally, we must remark that the organisation and congresses of the League were almost the earliest examples of that democratic yet constitutional government that became more and more a feature of national and social life in succeeding centuries, and is represented, for example, in our own Co-operative Congresses. In fact, the Hansa towns anticipated in many points the system of government and the constitution of our co-operative societies, both in their working and in the spirit that animated them.

XXIX.—THE HANSA FACTORIES—LONDON.

But now we must notice what is, perhaps, the most remarkable feature of the Hansa organisation—their factories in foreign lands. These factories or depôts were small settlements made, not for the sake of colonisation, but solely for trading purposes in lands with which the Hansa did a fair amount of commerce. They naturally served as collecting and distributing centres for the commodities of the country in question and for those imported into it by the merchants of the League. There were large numbers of these factories, but four of them were specially great and important; and these were London, Bruges in Belgium, Bergen in Norway, and Novgorod in Russia. It seems that London was their earliest foreign settlement, for the "men of the Emperor," as the Germans were then called, had certain privileges which were carefully noted in the laws of King Ethelred. Very extensive privileges were granted to the "men of Cologne" by Henry II. in 1157, and there were both political and social reasons for this; for one of Henry II.'s daughters, Matilda, had married Henry the Lion, of Germany, and both kings were anxious to keep on friendly terms; while on the other hand the English were now acquiring a taste for Rhine wines, of the importation of which into England we now hear for the first time. In course of years the Hansa depôt in London became so powerful as practically to monopolise all foreign trade in the northern seas; and this fact shows how insignificant at that time must have been both the political and commercial influence of England in foreign parts.

XXX.—THE STEELYARD IN THE OLDEN TIMES.

THE place belonging to the Hansa merchants in London was called the *staelhof*, or steelyard, and stood on the site now occupied by Cannon Street Station, not far from London Bridge, while the whole length of the street leading from the steelyard to the Thames was lined with the wharves, warehouses, and dwellings of the Hansa merchants. The whole place was defended by a high wall, as if it had been a fortress, for not only was protection against burglars and robbers necessary, but occasionally London mobs, enraged for some real or fancied cause against the foreigners in their midst, would make a violent attack upon them. The northern frontage was surmounted by the massive double eagle of the Empire, and behind was a pleasant garden planted with vines and fruit trees where the worthy Germans and their English friends could stroll or rest in the quiet summer evenings while the sun was setting over the silvery Thames. And the English merchants of the city found it a very pleasant resort, for one could get good Rhine wine there at threepence a bottle, or delicate smoked salmon and caviare and other foreign delicacies in this garden-restaurant.

The internal arrangements of the steelyard were of a somewhat monastic type, for marriage among the residents there was forbidden, and no feasting or games were usually allowed after nine o'clock in the evening. There was a president or alderman, who was assisted by twelve councillors, and this council met once a week in order to discuss and regulate the business and internal affairs of the community. Indeed this council was to be found in nearly every Hansa factory of any size, and there were not a few. There were depôts, for instance, in York, Hull, Bristol, Norwich, Ipswich, Yarmouth, Boston, and Lynn. It is curious to notice that the Hansa merchants of the steelyard used to present annually to the Lord Mayor of London a cask of sturgeon, or two barrels of herrings, or a hundredweight of wax, and this leads us to remark how notably the religious customs of a people affect its trade in certain details. For among the many and varied articles of trade between the Hansa towns and foreign countries we are constantly finding mention of very large quantities of wax and herrings or other fish. And the reason was this: In the days before the Reformation, when all Christendom belonged either to the Roman or the Greek Church, it was a religious duty to observe fast days frequently by abstaining from meat, and also to burn tapers or candles at the shrines of the saints for the souls of the departed. Hence our mediæval ancestors consumed a tremendous quantity of fish, especially in the forty days of Lent, and used up a large amount of wax for making candles. As the Hansa had for a time an almost complete monopoly of the fisheries of the North, and as their numerous branches and depôts afforded them the most ready means of collecting wax from various centres of production, it is easy to see what a thriving trade they did in these two articles alone. But we must not forget that these were only two out of a host of other commodities in which the Hansa merchants traded.

XXXI.—POLITICAL INFLUENCE OF THE HANSA.

AND now that we have taken a glance at the general growth and organisation of this great commercial League, let us see what influence it had in politics. We shall find that it played a by no means contemptible part. Of course the scene of its greatest exploits was laid in North Germany and Scandinavia, but before we speak of its doings there we may look at its influence in England. Perhaps the first political act of great importance in regard to England occurred when Richard I., our royal crusader, was seeking money wherewith to pay the heavy ransom demanded for his release from imprisonment by the Archduke of Austria (1195). The agreement was that before Richard's liberation, his jailor, the Emperor, should be paid 100,000 marks of silver, besides 50,000 marks afterwards; and this amount of money was at that time thought to be so great that a contemporary foreign chronicler, Otto de Saint Blas, does not venture to mention it, "for," he says, "I could not expect to be believed." How much of this was actually paid is not quite clear, but it is known that 70,000 silver marks were, with great difficulty, remitted from England to Germany; and to the remainder the "men of Cologne," that is, the Hansa merchants there, contributed no inconsiderable share. In return for their kindness Richard released them from their rent of two shillings a year for their "Gildhall" in London, and from all other taxes due to the king upon their persons or merchandise. Then, again, when Edward III. was in difficulties owing to his vast expenditure over his wars with France, the Hansa came to his relief; and it is curious, for those who care to look beneath the surface of military history, to see how German capital and English wool furnished "the sinews of war" for the famous victories of Crecy and Agincourt (1346 and 1356). For, the year before the battle of Crecy, Edward had been in very great pecuniary difficulties. He had raised as much money as he possibly could, partly by borrowing abroad and partly by taxation, most of this last coming from the proceeds of the wool trade; and nevertheless had spent so much in his French wars that he was utterly unable to pay his already enormous debts to the Bardi and Peruzzi, the great bankers of Florence. He even went so far as to repudiate these foreign debts, and the refusal of the royal bankrupt to meet his obligations caused the ruin of the Florentine bankers, whose fall carried widespread commercial disaster in its train (1345). Not content with this, Edward had pawned his crown and jewels, which were in pledge at Cologne; and now, when the time for redemption came, the king had no money. In fact, he was about at the end of his resources, and if help had not come from an unexpected quarter, there is little doubt that the wars in France could not have been much longer prosecuted, and the victories of Crecy and Agincourt would never have been gained. But, providentially for Edward, the Hansa stepped in. They wanted further trading privileges in England, and thought, naturally, that this was a particularly good time to ask for them. So, undeterred by Edward's failure to pay the 900,000 golden florins he owed to the Florentines, they redeemed for him the crown and jewels and lent him about £30,000, worth then quite twelve times as much as now; gaining in return the privileges which for many years made their steelyard in London one of their most important and profitable factories.

XXXII.—DECAY OF THE LEAGUE.

In course of time, however, the Hansa began to decay. The spirit of strict monopoly, which animated all its dealings with outsiders, roused many enemies against it, both in Europe and England. Besides, the merchants of other nations were now coming to the front, and would not allow the foreign factories of the Hansa to carry on so important a trade in their own native towns. In England the Merchant Adventurers showed uncompromising hostility towards them; frequent attacks were made upon the steelyard by London mobs; and at length Edward VI. took away its charter (1552). Queen Mary restored it for a time, but under Elizabeth, in 1597, the Hansa factory in London ceased to exist. On the Continent the rise of the Flemish and Dutch towns; the discoveries of America and the Cape route to the East Indies, which gave quite a different direction to European navigation; and internal dissensions between the cities of the League, all contributed to its downfall, and in the sixteenth century its decay was very marked. But before its power and glory quite died away they shot up in a last flickering grandeur under the genius of Jürgen Wullenweber. His story gives us an interesting insight into the connection between politics and commerce.

XXXIII.—WULLENWEBER, LUBECK, AND PROTESTANTISM.

Wullenweber was born in Lübeck sometime about or before the year 1500. At that period the Reformation in Germany was making itself felt as a very disintegrating influence among the Hansa cities;

for some became Protestant while others clung to the old Romish faith, and thus harmony of action among them was destroyed. Moreover, closely connected with the growth of Protestant principles, there was growing up a more democratic tendency among the inhabitants of the larger towns; for as they could now, in Luther's great work, read the Scriptures in their own tongue, they began to see that blind obedience to authority, whether spiritual or political, was not a necessary tenet of Christianity. Lübeck was one of the last of the Northern Hansa cities to cling to the Roman Catholic creed, but in 1531 it openly became Lutheran; and is it not again somewhat strange that this public conversion was accelerated by commercial reasons? The rulers of the city had appealed to the merchant and craft gilds to support them in imposing new taxes to replenish the funds of the city, reduced by the wars of Frederick and Gustavus Vasa. But this request, somewhat to the surprise of the authorities, was met by the emphatic answer of the gilds: "That they would treat of no money questions until the municipality should permit the introduction of the Evangelical teaching." So the city rulers had to yield, and Lübeck became Lutheran.

XXXIV.—WULLENWEBER'S GREAT SCHEME.

Now, the leader of the democratic and Protestant party on this notable occasion was none other than Wullenweber, a man of whose origin and parentage we know nothing till he suddenly appears, in 1530, as a member of the burghers' and gildsmen's committee that spoke so plainly to the municipal authorities. At that time he was a merchant, but it is evident that in previous generations his family must have been wool weavers, for that is what "Wullenweber" signifies. However much uncertainty hangs over his origin, there was very little uncertainty or hesitation in his actions. In 1533, King Frederick of Denmark* had died, and, during the interregnum after his death, the Danes, Norwegians, and Swedes made an alliance in order to throw off the supremacy of the Hansa in their lands. For at that time, owing to its vast commercial power, the Hansa had tremendous political influence in Scandinavia. With keen political insight, Wullenweber saw that now or never was the time for the Hansa to assert its power. If at this critical occasion the League failed to assert itself or failed in that assertion, its power would be broken, if not annihilated, for the future. If it succeeded, there was a glorious prospect of the sovereignty of Scandinavia and perhaps of Northern Europe. Fired by this idea, but fully recognising the serious aspect of the whole situation, Jürgen Wullenweber called together a council in the Gildhall of Lübeck, on March 16, 1533, and in an eloquent and forcible speech put the whole case before them. He showed that not only was the Hansa's supremacy and monopoly in the North threatened, but that the Dutch and Flemish were crowding into the Baltic, and the trade of the League was likely to suffer severely. Then he propounded a bold scheme. He proposed to do no less than take forcible possession of the Sound, and thus hold the key of the North.

---

* At that time the kingdom of Denmark included Norway also.

XXXV.—HOW HENRY VIII. OF ENGLAND HELPED IT.

THE councillors of Lübeck were fired with his audacity. Accepting his scheme at once, they proceeded to details and considered the question of funds. There was a number of gold and silver ornaments and church decorations which had been confiscated, as being Romish, by the State in the zeal of the Reformation. These were melted down, and with the proceeds an army was hired, led by Max Meyer, a native of Hamburg, a man who had led a most romantic career. Originally a blacksmith, he became a soldier of fortune; fought under Christian II. of Denmark; fought under the Emperor against the Turks; fought, in fact, wherever fighting was to be had. Coming during a time of peace to Lübeck he married a rich burgomaster's widow, and became a personage of some importance in the town; and thus naturally came into contact with Wullenweber, who saw in him a comrade in valour and ambition.

The first thing Max Meyer did was of great help to the democratic and war party at Lübeck. In pursuit of some Dutch vessels, at the beginning of hostilities by Lübeck, he came to England and was very favourably received by King Henry VIII. It was just at this time that Henry was feeling very angry with the Pope and the Emperor Charles, because they did not approve of his attempt to divorce the Emperor's aunt, Catherine of Aragon. Consequently, our English monarch was quite ready to ally himself with any member of the Protestant party abroad, especially a rich and powerful League like the Hansa; and as Max Meyer seems to have been a very agreeable companion at Court, the soldier of fortune, acting for Lübeck, soon made a very favourable agreement with the king. Henry agreed to advance a large sum to the city of Lübeck to meet the expenses of the war, while the city promised not only to refund this sum but *to double it* out of the profits derived from the Scandinavian conquest. Having thus raised some ready cash, Wullenweber proceeded to prosecute actively the war with the Netherlands and the Danish kingdom. He formed the idea also of deposing Gustavus Vasa, the king of Sweden, and of putting Christian II., who had been deposed by Frederic (1523), upon the throne of Denmark. His plan was first to attack Denmark and simultaneously to carry on the war with the Netherlands, and thus to gain possession of the Sound.

XXXVI.—OPPOSITION.

But Wullenweber was now to be thwarted in the execution of his plans of conquest and king-making; and that, too, by a Hansa city. The men of Hamburg, becoming alarmed at the vast expense which this scheme would inevitably create, caused a congress to be called in their city. To this congress came delegates from most of the North German towns, from the Netherlands, and from Denmark; and to it also came Wullenweber and his friend Meyer, in great state and splendour, riding in full armour, with trumpeters and drummers before them and an escort of sixty troopers at their back. These two leaders met with much opposition among the other delegates, and finally the congress broke up, with nothing settled. Wullenweber left it in anger and returned at once to Lübeck, where fresh opposition was awaiting him, for the aristocratic and Roman party in his town were actively intriguing against him, and many faint-hearted burghers began to wish that Lübeck had never entered upon the struggle.

But Wullenweber was indomitable. Inviting the burghers to a mass meeting in S. Mary's Church, he mounted the pulpit and with burning eloquence laid before them his patriotic and far-reaching schemes. Next day he addressed another meeting in the Gildhall, and his splendid ardour won the day. The waverers were strengthened, opponents were silenced, and now backed up by a strong party at home Jürgen returned to Hamburg and the congress was re-opened. There, although he consented to a truce with the Netherlands, he was enabled to go forward with his project of the conquest of the North.

XXXVII.—WAR BY SEA AND LAND.

In the early summer (May, 1534), the Lübeckers commenced hostilities against Denmark, and threatened Sweden also. To the Swedish people they sent the message that they should have nothing to fear from their armies "if they did not second the arrogance of their king." The king thus spoken of was naturally very indignant, and, in reply, sent to his brother sovereigns of the North for help, declaring "it was intolerable that the men of Lübeck should put the three ancient northern realms up to auction, just as if they were their market wares." But such was the success of the Hansa soldiers that it really seemed as if they were about to dispose of the northern kingdoms just as they pleased. By midsummer, 1534, they had gained almost the entire Danish kingdom. But then fortune turned, and an army came up to the very walls of Lübeck itself, and even Wullenweber confessed that "if he were not in the middle of all this muddle he should take good care to keep outside it." Thus matters went on through the winter of 1534, and when the next year came all the harbours and straits of the Baltic were alive with preparations for war. In the harbours of Lübeck, Rostock, and Stralsund the great ships of the League were flying the Hansa flag, while along the Prussian and Danish coast fluttered the black and white pennons of the Prussian fleet, which had been sent to the aid of Denmark. By land, mercenaries of many nationalities were rapidly flocking to the opposing armies. Then a great blow was dealt to the Hansa, for Max Meyer, their daring leader, was captured; and a new king, Christian III., helped by Gustavus Vasa of Sweden, was raised to the Danish throne. But by next year (March, 1536), Max Meyer had escaped out of prison, and calmly proceeded to offer the crown of Denmark first to Francis I. of France, and then to Henry VIII. of England. Henry knew better than to take openly such a troublesome gift, but yet he continued to give substantial help to Meyer, who was now strongly established in the castle of Vardberg, over the gateway of which he placed the arms of the Tudor family as a compliment to his royal supporter.

XXXVIII.—DEFEAT AND DISUNION.

And now came a tremendous naval battle. The opposing fleets met near the island of Fünen, and severe fighting took place. Even when the combatants were separated by a storm, they continued the battle two days later on land on the island itself. Unfortunately there was discord in the Hanseatic ranks, for the aristocratic opponents of Wullenweber used bribery and corruption among the soldiers and sea-captains. The inevitable result of such proceedings followed, and after a dreadful struggle the Hanseatic troops were defeated. Fünen, Zealand, and Scania submitted to Christian of Denmark, and only Copenhagen, Malmö, and a few other towns held out. Worse than all, the Hansa became divided amongst itself, and when the next congress took place, in July, 1536, it was seen that several towns refused to support Lübeck. The deputies from Cologne distinguished themselves especially by their attacks, and, in defiance of all the traditions of the League, declared that it was not the place of Lübeck to make and unmake kings. Now, as this was what the Hansa as a whole had in the past very frequently done, the men of Lübeck were naturally very wroth, and answered hotly: "In one thing, indeed, we have made a mistake, and that was in helping two such worthless men as the kings of Denmark and Sweden to power and making them great, for which," they added bitterly, "we are now ill-repaid." Wullenweber himself made a speech of justification, but it was useless. His action was censured by the congress, and disaster very speedily began to follow.

XXXIX.—WULLENWEBER'S MARTYRDOM.

For now the Emperor thought it time to intervene, urged thereto apparently by the influence of Nicholas Brömse, a former burgomaster of Lübeck and a Roman Catholic, who had had to flee from the town when the democratic party gained the upper hand. The Emperor commanded the citizens of Lübeck to reinstate Brömse and some others, and to abolish all democratic institutions. Discouraged by defeat, the burghers obeyed a mandate which at one time they would have ignored; Wullenweber was deposed from his post as burgomaster, and Brömse, backed up by the Catholic party, was reinstated. Disheartened, perhaps, but yet undaunted, Jürgen Wullenweber left Lübeck, and started to join his friend Meyer in his castle on the Cattegat, in hopes, no doubt, of finding help in Copenhagen and other towns which still remained on the side of the Hansa. But his way lay through the domains of the Archbishop of Bremen, a Roman Catholic prelate on the side of Brömse and his party at Lübeck. The Archbishop, notified of Wullenweber's plans by Brömse, seized him and imprisoned him in the castle of Rothenburg, regardless of the letter of safe conduct which his prisoner bore. From this moment Jürgen Wullenweber's fate was sealed. In spite of the efforts of Max Meyer, in spite even of remonstrances from Meyer's friend Henry VIII., and from Maria, queen regent of the Netherlands, the Archbishop kept firm hold of his prey. Worse still, behind the walls of the castle of Rothenburg a mock trial was held, and the prisoner was repeatedly tortured and tormented with all the horrible ingenuity of the malice of the Church he had renounced. For him, a Lutheran, there was no pity. In vain did Henry VIII. request the Archbishop to treat "his trusty and well-beloved servant Jürgen Wullenweber" with more humanity, and even ask the city of Hamburg to intervene. The only result of this request of Henry's was that the prisoner was removed to the castle of Steinbrück, between Brunswick and Hildesheim. There in a dark dungeon, with walls ten feet in thickness, entered only by a door a foot and a half wide, his weary confinement went on; and here, according to the inscription lately put up, with its simple words full of such terrible meaning—"Here Jürgen Wullenweber lay and suffered, 1536–1537." And from that dungeon he came forth one dull September morning to meet his doom, as pronounced by his enemies, "that he should be led forth and quartered, and his body be torn on four wheels, and that he should be judged thus between heaven and earth that he might act in this wise no more, and that others should remember how he had been dealt by" (September 24, 1537). His comrade Max Meyer had been captured not long before, and suffered a similar fate (June 17, 1536) at Helsingoer in Denmark.

XL.—CO-OPERATION AND SELF-SEEKING—A MORAL.

Thus perished the last of the heroes of the Hansa, and from that moment the glory of the League departed. Its history and the circumstances which led to its decay should be of special interest to co-operators, not only as an example but as a warning as well. Originally the union of a few merchants, who were in constant peril from piracy by sea and robbery by land, the Hansa grew to be one of the greatest commercial and political powers in Northern Europe. But gradually the spirit of union degenerated into the spirit of monopoly, and then enemies were raised up against it. And at last, when it was falling from its high position but had yet the opportunity of recovering itself, when a patriotic leader was found who could combine the principles of liberty and Protestantism, and inspired the masses of his townspeople with a desire to make one glorious struggle for the supremacy of the North, at last it was found that the old bond of co-operative union was broken, for the motto of the cities had become "each for himself" instead of "each for all;" and so the last efforts of the great League of the North failed miserably, and its last leader met a martyr's doom in the torture chamber that led to the block.

III.—THE PEASANTS' WAR.

XLI.—DISTANT INFLUENCES—OLD TRADE ROUTES.

But now we turn from the struggles and failure of the Lutheran leader, Jürgen Wullenweber, and go southwards from the cities of the North to the fertile lands and vineyards of the Rhine. For our third example of the intermingling of industry and politics is to be taken from the Peasants' War of Germany, in 1525, and we shall find in it a curious instance of the far-reaching effects of a distant cause. Yet before we speak of that terrible revolt, and of its cruel repression, we must glance at the commercial features of the fifteenth and sixteenth centuries in Central Europe, for with these it is intimately connected.

In those days the way to the Far East round by the Cape of Good Hope had not yet been discovered, and the products of India, Arabia, Persia, and the Eastern countries generally came to Europe chiefly by overland routes, of which there were three especially worthy of notice. One was from India and the western coasts of Asia, past Basra, on the Persian Gulf, to Bagdad; then from this city of the Caliphs along the Tigris, till the traveller left the waterway and crossed by land to Seleucia and Antioch and the coast of the Levant. The second route was very much the same as the first till the Tigris was left, and then the merchant struck off northwards with his goods through Asia Minor and Armenia, till he came to Trebizond or some other port on the Black Sea. Or, finally, an Eastern merchant might bring his goods by sea to Aden, and so to Egypt, and deposit them finally at the port of Alexandria.

XLII.—VENICE, GENOA, AND THE RHINE TOWNS.

Now, whichever route an Eastern merchant chose, he was sure to find awaiting him at the end of it some trading ships from Venice and Genoa; for these two Italian cities, from their very favourable geographical position, had gained almost the entire commercial supremacy of the Mediterranean and the Black Sea, and monopolised nearly all the trade of Europe with the East. And thus it came to pass that the great depôts for Eastern goods—spices, silks, cottons, jewels, gold, ivory, fruit, woods, and many other products—were to be found in Venice and Genoa. At that time Eastern goods were more precious than now, for silk and cotton fabrics were a rarity among European manufactures, and spices were in great demand to season the salted meat and fish upon which our mediæval forefathers chiefly fed during the winter. Hence there was always a brisk trade in them, which trade followed mainly two routes. One was by sea, along the coasts of the Mediterranean and France, to England, the Netherlands, and North Germany; while the other was across the Alps, and down the Rhine or the Danube. Perhaps of the two the latter route was preferred, because, although the Alps were a difficulty at the beginning, the perils of the sea were accounted a yet more formidable obstacle to the mediæval merchant. Consequently a rich stream of commercial traffic was always passing up and down the Rhine, and by this traffic the cities on its banks, from Basle to Cologne and further still, grew rich and prospered, as they did their share in the work of transport.

XLIII.—THE FEUDAL LORDS AND TRADE.

And while the cities and merchants grew rich and prospered, the barons and feudal lords, whose ruined castles still frown picturesquely down upon the Rhine, did the same, though not quite by the same legitimate means. For most of these nobles, especially the smaller among them, were not averse to a very high-handed kind of robbery, and the worst of it was there was no one to check them, for each was lord and master on his own estate, however small it might be, and no one had a right to stop him. Even if he did not rob outright, the noble lord would exact heavy tolls from all merchants passing through his domains, or imposed equally heavy taxes upon all the cities that owed him allegiance. The nobles had become, in fact, absolute monarchs upon their estates, and the nominal power of the Emperor was as nothing to restrain them; consequently they did what was right in their own eyes, and very often plundered right and left.

XLIV.—A JOVIAL ROBBER.

Besides the nobles, the mediæval merchant had often to contend with robber chiefs who had not even the patent of nobility to shield them. Of such an one the old chronicler, Jean Froissart, gives us a quaint picture—namely, of one Amergot Marcell, who about 1380 A.D. had occupied a castle in Auvergne in France, and held it for ten years, living with all the splendour of a petty sovereign upon a revenue of about 20,000 florins a year, which he gained by plundering the country round. Ultimately he sold his castle to one of the generals of the French king for a large sum, and afterwards much regretted his bargain. Froissart thus introduces him, speaking in his own person, and lamenting about the good times he had had before he sold his stronghold: "What a joy it was when we rode forth at adventure and sometimes found by the way a rich prior or merchant, or a string of mules, from Montpellier or Narbonne, laden with cloth of Brussels or peltry ware coming from the fairs (sec. v.), or laden with spicery from Bruges, from Damascus, or Alexandria! Whatsoever we met, all was ours, or else ransomed at our pleasure. Daily we gat new money; and the villeins of Auvergne and Limousin daily provided, and brought to our castle, wheat meal, bread ready baked, oats for our horses and litter, good wines, beef and fat mutton, pullets and wild fowl. We were ever furnished as though we had been kings. When we rode forth, all the country trembled for fear. All was ours, going or coming. How we scaled with little aid the strong castle of Marquell, belonging to the Earl Dolphin! I kept it not beyond five days, but I received for it on a fair table five thousand francs, and forgave one thousand for the love of the Earl Dolphin's children. By my faith," concludes this complacent robber, "this was a fair and goodly life!"

XLV.—HOW THE DISCOVERY OF THE CAPE OF GOOD HOPE AFFECTED GERMAN TRADE.

Such "fair and goodly" lives were led by a great many of the Rhineland nobles, and as long as the stream of commerce flowed up and down the Rhine, and busy merchants from Venice and Genoa traversed its waters or bought and sold in the great cities on its banks, they seemed likely to continue. But an event, or series of events, happened at the close of the fifteenth century that was destined to alter entirely the direction of Eastern commerce, and to dry up the sources of the prosperity of the South German States. The event alluded to was the discovery of the Cape route to India, that is the circumnavigation of what we still call the Dark Continent. For dark indeed it had been for many hundreds of years, and even the hardiest sailors had not ventured very far down its western shores. But at length a start was made from the little kingdom of Portugal, which began the era of discoveries and opened two new worlds to the nations of Europe. In 1415 the first expedition was sent to the West Coast of Africa by the Portuguese prince, called since, from his love of voyages, Don Henry the Sailor; and this expedition went as far as Cape Bojador. Twenty-five years later (1440) the Tropic of Cancer was crossed, and Cape Blanco reached; then sailors rounded Cape Verde, and found the Coast of Guinea; and in 1475 they crossed the Equator. Finally, in 1487, Bartholomew Diaz discovered the Cape of Good Hope, and ten years later Vasco da Gama for the first time sailed round it, and, pursuing his voyage, landed at last, in 1498, at Calicut, on the Malabar coast of India. And now the way to the East was open, and already, in 1500 A.D., the Portuguese had begun to settle and trade with the East Indies, succeeding indeed before long in building up an extensive but short-lived Eastern Empire. While all this was going on Christopher Columbus had made his first voyage to America (1492), and Sebastian Cabot, who started from England, touched the New World at another point (1497). But the discovery of America did not influence the trade of the German cities so much as the new route to India, owing to which Eastern goods were brought now to Western Europe, while Venice and Genoa no longer sent their merchants across the Alps.

XLVI.—HOW THE TURKS TOOK EGYPT.

At the same time a political event happened which further aided in causing the sea-route to be preferred to that by land, for now the caravans found their way across Egypt and Arabia completely blocked. The Ottoman Turks had overrun a large part of Western

Asia, and had captured and settled in Constantinople (1453). Their invasions and wars had ruined Venetian commerce in the Black Sea, by blocking up the two routes from Bagdad mentioned above. Then the third route, through Egypt, was closed by the Turkish conquest of that country by Selim I. between 1512 and 1520. Thus the old channels of Eastern trade could no longer be used; the Italian cities ceased to be the centres of commerce between Europe and Asia; and as a consequence the cities on the Rhine found their prosperity slipping from them, for the merchant vessels of the sixteenth century could now sail direct from the East to Europe, and hardly even entered the Mediterranean. The Italians and Germans found their trade now in the hands of other states more conveniently situated, and the Spaniards, Dutch, and English took their place. The alteration of the channels of commerce was felt nowhere more severely than in Southern Germany.

XLVII.—THE GERMAN SERF AND HOW HE LIVED.

MEANWHILE the German serf or peasant was living and working on in ignorance of the changes that all these new discoveries and these Turkish invasions would bring to his lot. He was by no means so well off as those of his class in England, for in England his masters, the feudal lords, had become subject to the crown, while in Germany, as we said before, the feudal lords were not kept in check at all by a central power such as that of the Tudor kings in England, and paid no more attention than they felt inclined to give to the commands of their nominal superior, the Emperor. The peasantry had become tenants of these lords, paying rents sometimes in money and sometimes in kind, and generally in both; and always, or at least chiefly, in *services*, or labour on their lords' land. This land they were not allowed to leave, because their lord wanted their services, and thus the feudal lords held them completely in their power.

This was the case even when the serf was comparatively well off, and that made his lot all the harder. His general position is well sketched in the following words: "His house was no mere labourer's cottage—it was a little farm. He had about him his land and his live stock, his barn and his stack. Under the same roof with his family his cows and pigs lay upon their straw, and he upon his bed. On the raised cooking-hearth the wood crackled under the great iron pot hung on its rack from the chimney-hood above, while saucepans and gridirons, pewter dishes, and pitchers with their pewter lids, were hung upon the walls; the oak table and coffers were heirlooms with his house and land. In mere outward comforts many a free peasant, working for wages and having no land to till for himself, would gladly have changed places with him—but behind all was his thraldom to his lord. He had traditions of old and better days, when he was far more free, when his services were not so hard and the exactions of his lord not so great. But in the fourteenth century the Black Death had thinned the population of Germany and made labour scarce. In other countries this scarcity of labour strengthened the peasant in his struggle for freedom. But in Germany, where there was no law to step in [for the feudal barons had almost absolute power on their estates] and where services continued, the scarcity of labour was only likely to make the lords insist all the more upon their performance."

XLVIII.—HOW HE WAS MADE TO SUFFER FOR THE DECAY OF TRADE.

In many parts of Germany indeed the lot of the serf had become almost intolerable, and risings took place against it. But things became still worse when the noble lords of Southern Rhineland began to feel the pinch caused by the decay of commerce among the towns on their estates. While this commerce had flourished the lords had got great gains from levying toll on merchants, or from taxing the towns, or even, as we saw above, by condescending to a little highway robbery. But now there were very few merchants left to pay tolls, and very few towns rich enough to contribute much in the way of taxes, and there was hardly any traveller worth robbing.

And so the German nobles turned to their subjects, the peasants, to try to squeeze a little more out of them than before, in order to make up for lack of supplies in other directions. There is no doubt that this was the cause, though we may not find it so stated in historical text-books;* but you will see that the lords were beginning to oppress and tax their serfs more and more from the complaints that these serfs afterwards made at the time of their revolt. But the lords had chosen an unfortunate time, for this was the era of the great Protestant Reformation in Europe, the era of political and religious upheaval, and of the dawn of a more modern epoch. At this time, more almost than at any other, were political, social, religious, and economic causes almost inextricably mingled in the great struggles of the beginning of the sixteenth century. The whole situation is well summed up in the words of Professor Thorold Rogers: "The commercial ruin of Italy had set in, and with it the decline of those great cities which had been the carriers and distributors of Eastern produce. The wealth of the burghers and the resources of princes dwindled, though it is likely that few saw the causes of the decline, or could trace them to their proper origin. As the nobles grew poorer—for the trade was starved before it was annihilated—they began to oppress the peasants, and the Boors' war [Bauerkrieg] broke out. The discontent of town and country alike had no little influence on the temper which gave Luther a hearing, and the theses of Wittenberg an ominous significance. The decline of trade, the pressure of poverty, the discontent engendered by distress, the angry inquiry into the causes of these unexplained calamities, the reference of these distresses to papal extortion and extravagance, and the outburst of a passionate longing for reform in the Church are not remotely connected with the battles which Selim won at Cairo and the Pyramids, and with the break which these victories made in the commerce of the East."

---

* The only passage bearing directly upon the subject which I can call to mind is a brief statement of this view of the case in Thorold Rogers' "Six Centuries of Work and Wages," page 157, here quoted.

XLIX.—THE FIRST MUTTERINGS OF A STORM.

BUT, as is often the case, the revolt did not break out in its worst form all at once. The first mutterings of the coming storm were heard even before the effects of the decay of Eastern trade could have been felt; and the earliest insurrections had a religious tendency. Such was the case in the revolt led by a visionary drummer, named Hans Boheim, in Franconia, in the basin of the River Main (1476). He was captured and burned by the Bishops of Mainz and Würzburg. The next movement was more formidable, and was due to economic causes. It began with a struggle between the peasants of Kempten, near Lake Constance, against their feudal lord, the Abbot of Kempten (1492), and in this insurrection first appeared the banner of the *Bundschuh*, or peasants' clog, the device adopted by the serfs. Then came a rising in Elsass (or Alsace) in 1493, and here we find the burghers of the towns along the Rhine helping the insurgents, because they too were feeling the oppressions of the feudal lords. Then again in 1501 and 1502 the flames of revolt burst forth, this time in the district round about Speyer and the valley of the Neckar, and the peasants claimed that they should pay no more taxes or dues, while commons, forests, and rivers were to be free to all. At the same time the religious element in this rising is seen in their motto, "Only what is just before God." This rising, like the others, was savagely repressed. But now the economic cause was making itself more keenly felt, for the sea-route to India had been open more than a dozen years. Consequently we have in 1512–13 a still more formidable rising, now on the east of the Rhine, in the Würtemberg district, the leader being not a peasant but a soldier called Joss Fritz. This soldier was a brave man, and he was materially helped in sending messages all over the country by one of the mediæval gilds; and a curious gild it was too, for it was the Gild of Beggars. For it seems that the beggars of that time looked upon their occupation as a regular trade, and organised it accordingly. So the beggars' gild carried for him the message of revolt, but once again the peasants were crushed. Finally, in 1514, the peasantry of the Duke of Würtemberg rose against their feudal lord, who, it seems, had oppressed them heavily with taxation to pay for his luxuries and the extravagance of his court. It was becoming clear that the cities and merchants were no longer contributing their usual share of taxes and dues, and the peasants had to suffer for it.

L.—THE NOBLES' LEAGUE AGAINST "THE COMMON MAN."

THEIR noble masters were determined also that they should bear their sufferings quietly. They were shocked at the boldness of their serfs in daring to resist them, and, in order to crush them down the more effectually, the lords of that part of Southern Germany called Swabia formed themselves into the "Swabian League," issuing meantime this proclamation: "Since in the land of Swabia, and all over the Empire, among vassals and poor people disturbances and insurrections are taking place, with the setting up of the *Bundschuh* and other ensigns against the authority of their natural lords and rulers, with a view to the destruction of the nobles and all honourable persons, the noble and knightly orders have therefore agreed, whatever shall happen, to support each other against every such attempt on the part of the common man."

LI.—FURTHER OPPRESSIONS.

AND indeed "the common man" now began to be treated worse and worse, as his masters began to feel the effects of the decay of the Rhine trade with Italy. The lords encroached more and more upon the rights of the peasants, they exacted more and more services from them, they increased their taxes, took away their common rights over the pasture lands and forests; and did so with a continually growing insolence and hardheartedness. "It was galling," says Mr. Seebohm on this subject, "to the peasants to have to work for their lords in fine weather, and have to steal in their own little crops on rainy days. Small a thing as it might be, perhaps it was still more galling to receive orders on holidays to turn out and gather wild strawberries for the folks at the castle. Hard, too, it seemed to them when, on the death of a peasant, the lords' agent came and carried off from the widow's home the *heriot* or 'best chattel,' according to ancient custom—perhaps the horse or the cow on which the family was dependent. But however bad a pass things might come to, there was no remedy—no law of the land to appeal to against the encroachments of their lords."

LII.—THE WORMS TURN AT LAST.

At length the hardships of their lot became unendurable, and, as there was no law to appeal to, the serfs took the law into their own hands. Their leaders came again this time also from the ranks of religious enthusiasts, and religion was partly mixed up with their demands. The chief of these leaders on the occasion of this last and greatest revolt, the Peasants' War, or *Bauerkrieg* as it is properly called, was Münzer, an honest but misguided man, who thought himself a prophet and divinely inspired. He was on the Protestant side, and preached fiercely against all those who opposed the Gospel. Coming to Swabia he found the suffering serfs ready for revolution, and in November, 1524, the war broke out.

The ostensible cause, like most ostensible causes of great events, was a trifling incident of feudal oppression. It occurred at Stühlingen, near Schaffhausen, on the estate of Count Sigmund von Lüpfen. One holiday, on a summer's day in 1524, the Count's serfs were resting from their labours, or taking the opportunity to do a little work for themselves on their own patches of ground. All at once orders came from the Count that they should all turn out into the fields and gather snail shells for his wife, the Countess. This insolent demand was the last straw upon the back of a peasantry already overwhelmed with feudal burdens. They rose up in arms, and so did all their neighbours in the district roundabout, and very soon the revolt had spread all over Swabia. This time the leader of the serfs was Hans Müller, a *landsknecht* or soldier, who rallied his followers under a great standard of red, white, and black. He was a shrewd captain too, for he knew how to combine religious feeling with social grievances, and established an "evangelical brotherhood," whose members contributed two kreutzers apiece in order to pay messengers (or, as the nobles of the day would call them, "agitators") to encourage the tenants on other estates. Soon matters became so serious that ambassadors were sent from the Imperial authority to mediate, if possible, between the nobles of the Swabian League and the "common man" who was now making his power so keenly felt. But these overtures were of no avail, and the peasants put forward a list of demands for which they were determined to fight. A glance at this list shows how the economic causes had been making themselves felt, and how religious matters were combined with them.

LIII.—WHAT THE PEASANTS ASKED FOR.

This is what they asked, and, after all, it was very little: (1) The right to choose their own pastors; (2) to be allowed to pay tithe of corn for their pastors, but not "small tithes," *i.e.*, every tenth pig, or cow, or egg, or fowl; (3) to be no longer serfs, but free; (4) that wild game and fish should be free to all; *(5) that they should have their old rights of getting fuel from the forests and woods; *(6) that no more labour-services should be required than were exacted formerly; or *(7) if more services were required, due wages should be paid for it; *(8) that rents, where they were above the value of the land, should be properly valued and lowered; (9) that punishments for crimes should be fixed; *(10) that common land should be once more given up for common use; *(11) that "death-gifts," or the right of the lord to take away the best chattel of a deceased tenant, should be abolished.

And finally, resting their claims upon a religious foundation, they were ready to concede: (12) That any of these articles proved to be contrary to the Scriptures or to God's justice should be null and void.

Of these twelve demands those marked with a star (*) show us most clearly how the lords had been trying to recoup themselves for their losses by getting more work, more payments in kind, and more rent out of their miserable subjects. We see that they had taken away the old rights of free fuel; had extorted more forced labour, and had paid no wages for it; had raised rents and encroached upon common land; and had used unduly the right of the "death-gift." All that the peasants asked was a redress of these grievances. They asked no more, and claimed only that which "was not against God's justice;" but soon they were to learn that the justice of the nobles was very far from being the justice of heaven.

LIV.—HOW THEIR PRAYERS WERE ANSWERED.

So the nobles of the Swabian League took the battlefield, with a great army under Georg Truchsess, an experienced soldier. Three pitched battles took place, and pitiful was the slaughter of the peasantry before the next summer came round. But this massacre only roused more savagely the spirit of revolt in other parts. In April, 1525, the serfs in the Neckar valley rose, and slew the Count von Helfenstein in his castle of Weinsberg. And now the revolution spread into Franconia, and terrible were the deeds of cruelty that were committed by the nobles in their desperate efforts to retain the mastery of their serfs. But everywhere the revolution spread; up the fertile valleys of the Main, across the Rhine, into Elsass and Lothringen or Lorraine, and round about Speyer and Worms, and many another historic town. In Bavaria and across into Austria, in Thuringia and in Würtemberg, the crushed masses of the peasantry rose and fought desperately and savagely for their freedom. "Arise, fight the battle of the Lord! On! on! on! now is the time. The wicked tremble when they hear of you. On! on! on! while the fire is burning! Give the fire no time to go out, nor the sword time to cool!" Such was the cry of the leaders of the serfs, and fiercely and wildly did the struggle rage. But the justice of God came not yet to help them. A desperate battle was fought at Frankenhausen, and the peasants were defeated. The words of Luther shall close the piteous record—of Luther who, though he condemned the rising and wrote vehemently against it, could yet pity the misery it caused. "It is a certain fact," he says, "that in Franconia 11,000 peasants have been slain. Markgraf Casimir is cruelly severe upon his serfs, who have twice broken faith with him. In the Duchy of Würtemberg 6,000 have been killed, and in different places in Swabia, 10,000. It is said that in Elsass the Duke of Lorraine has slain 20,000. Thus everywhere the wretched peasants are cut down."

CONCLUSION.

LV.—A LESSON FOR OUR OWN DAY.

So ends this sad episode of economic history. And with it we must close these sketches of the effect of industrial and economic influences in the fortunes of men and nations. We have seen how such influences brought about the ruin of Perkin Warbeck, when he seemed most likely to succeed; how they caused the Hansa towns to grow and prosper till the fatal effects of monopoly and lack of co-operation led to their decline, and even the heroic efforts of Jürgen Wullenweber could not save them; and how they changed the fortunes of the cities of Italy and thereby brought on the terrible struggle between the serfs and nobles of Germany that is known as the Peasants' War. There is a good deal to be learnt from these episodes, if we look at them carefully, for we see from them how necessary it is to take into account the industrial life and labour of a nation and the feelings and interests of those by whom national industry and commerce is carried on. And to-day especially and in England most of all must we regard these influences very earnestly, when we try to deal with the social problems that hem us in on every side. And whether we look at the great example of the Hansa towns in their days of union or the warning of the terrible sufferings caused by a strife of class against class, we learn as the moral of this glance at history that social and industrial welfare in its highest and truest sense can only be gained by mutual help and co-operation between every order in the State.

NOTE ON AUTHORITIES.

In addition to the works quoted in the text, the following books have been found useful in writing the foregoing, and I desire to express my obligations to them:—Francis Bacon's "History of Henry VII.," Dr. Cunningham's "Growth of English Industry and Commerce," Thorold Rogers' "Six Centuries of Work and Wages," Warton's "History of English Poetry," H. Zimmern's "Hansa Towns," F. Seebohm's "Era of the Protestant Revolution," and L. Rothschild's "Rückblick auf die Geschichte des Handels." I have also made use of materials already existing in my own "Industrial History of England" and "History of Commerce in Europe."

◆

THE EDUCATION OF THE PEOPLE.

BY J. HIRST HOLLOWELL.

THE condition and prospects of popular education form one of the foremost and most interesting of the questions of the day. It is impossible to open a newspaper without seeing that this subject, now in one aspect and now in another, either financial, industrial, political, or religious, is playing a great part in the discussions of the people and in the programmes of parties.

It will be my duty to consider the subject purely in relation to the public welfare. Both political parties have something to learn of the vast importance of education, as both, may I say, have something to confess of timidity, neglect, and delay in their past treatment of the question. It is safe to affirm that no party in the State will in future be able to avoid the subject. It is rather to be hoped that parties will vie with each other in efforts to spread a system of efficient, graded, practical, and free education throughout the land. After all, however, the matter is one for the solicitude and determination of the people themselves. Possessed of household suffrage to-day, and soon to enjoy a larger measure of electoral power on the removal of present restrictions, it is for the people to say at what cost, within what limits, and under what form of management the education of their children shall be carried on.

THE PAST STATE OF ENGLISH EDUCATION.

THE slow progress of the people in education within our own century can only be explained by the centuries of neglect still further back. At the time of the Reformation, in the sixteenth century, the wish of the leaders of that movement was to establish in every parish a school that should stand in direct relation to one of the highest seats of learning. This laudable purpose was realised to a large extent in the kingdom of Scotland. In 1616 the Privy Council laid a tax upon the land to pay for a school in each parish of Scotland. The Act of 1696 required the heritors, or landowners, of each parish to provide school houses and teachers at their own cost, and contained effective securities against the neglect of this duty. Of course time was needed for the extension of a system of schools throughout the

Highland parishes, some of which stretched for thirty or forty miles. But the result of this forethought, resolution, and public spirit was that the youth of Scotland came together without distinction of class in excellent parish schools, poor scholars passed on in large numbers to the universities, and the world of enterprise and commerce was opened to the sons of the soil. In consequence of this early start in the race, we see Scotland to-day in an advanced educational position. The Scotch Code employs the terms "Education Act, Scotland," "Schools for Children," "Schools," "Public Schools." The English Code uses the expressions "Elementary School," "Elementary Education Act," "Public Elementary School." Throughout Scotland representative boards are charged with the management of schools, secondary education is under the supervision of those bodies, and a much larger proportion of scholars than in England take the specific subjects and pass on to the universities. In 1888 the Royal Commission reported the following facts as to passes of scholars in the higher subjects of instruction in England and Scotland. The comparison is remarkable, and is for the year 1886 in both countries.

	Scotland.		England.
Scholars over seven years of age	381,000	....	2,464,000
Passes in specific subjects	100,000	....	56,341

These figures vividly illustrate the advantages accruing to Scottish education from the attention paid to the subject in the sixteenth and seventeenth centuries.

Coming to England, a less satisfactory story has to be told, although now at length the face of the nation is being set in a determined manner towards an efficient system. The Reformation, which did so much educationally for Scotland, failed to do very much for England. The property that changed hands at that date did not, to any serious extent, find its way into schemes for the diffusion of knowledge amongst the masses of the people. There were too many persons ready and eager to apply the ecclesiastical funds then liberated to personal and party interests. It is true that a few nobler spirits strove to do their duty. Some schools were erected during the reign of the boy King Edward VI. (1547–1553), and are still called by his name; and in the century that followed a considerable number of such grammar schools sprang up. But they did next to nothing for the children of the labourer, ministering almost entirely to the needs of yeomen and gentlefolks. The growth of towns brought down most of the country grammar schools, and led in 1698, just before Queen Anne's reign, to the setting up of another class of schools by the newly-formed Society for Promoting Christian Knowledge. The thousand or so schools thus started deserve to be gratefully remembered in our day; but they were due to a charitable quite as much as to an educational movement, and certainly never attained the character of a national system. No fees were charged, and the scholars were clothed, and often fed. It is interesting to know that the now popular features of free education, manual instruction, half-time, and evening classes were introduced into the schools referred to. But the task before the nation was too gigantic to be met by a passing wave of educational enthusiasm. The zeal of the promoters spent itself, and it was exactly one hundred years later, viz., in 1798, before the next serious and fruitful step was taken to overtake the need of elementary education. In that year Joseph Lancaster, a member of the Society of Friends, began the advocacy of his system of teaching by monitors under one head teacher, an idea probably first suggested by Andrew Bell. In 1808 Lancaster founded what was called "The Royal Lancasterian Institution," and his schools, which were unsectarian but gave religious instruction, began to spread over the country. In 1814 the name of Lancaster's society was changed to that of "The British and Foreign School Society." The success of his system led the authorities of the Established Church to make determined efforts to bring the day schools of the country under the control and instruction of the clergy. They founded in 1811 "The National Society for the Education of the Children of the Poor in the Principles of the Church of England," now generally known by the shorter title of "The National Society," and their schools soon outstripped the schools of Lancaster both in number and in the rapidity of their spread. They owed this progress to the resolute opposition of the clergy to the undenominational principle in day school education.

Both classes of schools adopted the "monitorial" system, under which the elder scholars were set to instruct the younger by reading to them out of books. This was done to save cost, and it was successful in that respect with a vengeance. It sometimes happened that the monitor did not understand what he was set to read, and the promoters of the new method boasted that his ignorance did not interfere with the benefits of the system, and that hundreds of scholars could be thus taught for so many shillings!

Ignorance still reigned. A Parliamentary Committee, appointed at the instance of Brougham, reported in 1816 that great numbers of children were still untaught, and that the Government must provide education for them. The State had as yet given no financial aid to education. In 1820 Brougham brought in a Bill to set up denominational schools, to place them under local management, and to support them from local rates, but it did not pass. Thirteen years later, viz., in 1833, the State for the first time admitted its responsibility for public elementary education by voting a sum of

£20,000 towards the building of new schools. It was a very small beginning. In 1888 the co-operative societies of the United Kingdom themselves voted a larger sum to education, viz., £24,245. The State did not increase its annual grant until 1839, when its contribution was raised to £30,000 only. During this time the grant was naturally limited, for its distribution was left to the British and Foreign School Society and the National Society, both bodies irresponsible to the nation.

In 1839 the State asserted its right to a voice in the conditions on which its grants should be paid. A "Committee of Council on Education" was appointed to superintend the administration of the grant. The proposal was only carried by a majority of two in the Commons, and provoked the strong hostility of many denominational school managers, but from that step has followed the whole present system of central *supervision*, for it cannot be called control.

A further attempt in 1839 to pass a Bill authorising the setting up of schools where wanted out of the rates was strenuously resisted by the voluntary party, only three bishops voting for it in the House of Lords, while fifteen voted against it. Parliament thus refused to make an adequate provision for new schools out of local public funds, nor was it until 1870—a delay of thirty-one years—that this needed work was done or begun.

The year 1839 is a very memorable year in educational history. Important arrangements were then devised for inspection, which was then made a condition of aid to schools. The Government of Lord Melbourne proposed to create a State training college for teachers, a provision much needed, but it was defeated because it was sought to give to the college an unsectarian character. In the same year the Committee of Council announced that regard would be had, in granting aid, to schools in which the religious opinions of parents were respected.

In 1840 there was issued the remarkable instruction to inspectors that "intellectual" teaching was to be subordinated to the "doctrines and precepts of revealed religion." This subordination, it is to be feared, has often been carried to the point of a very serious neglect of the mental and moral welfare of the children. There need be no divorce between mental and religious interests in education. Both should, and could, have been fully respected. Sir James Graham attempted in 1842 to revive the scheme of aid from local rates, but as the rates were to be applied to sectarian education Nonconformists felt bound to secure the withdrawal of the objectionable clauses, which were part of the Factories Bill.

The Parliamentary grant, at first made for buildings only, was now extended to other objects. Teachers, furniture, training colleges, the apprenticeship of pupil teachers, and even such technical subjects as garden, workshop, and housewifery instruction were included in 1846. In the same year the State began to deal directly with the teachers in the payment of their salaries, making them practically its servants.

In 1847 Wesleyan and Roman Catholic schools were admitted to the benefits of the Parliamentary grant. Then also the "management clauses" of school trust deeds were altered so as to require lay as well as clerical managers. This change led to three years of angry controversy. Some Nonconformists joined with the National Society in condemning this new interference of the State. But experience has fully vindicated the policy then entered on.

By 1850 over £1,000,000 had been voted for education, and the grant had come to exceed £100,000 a year. But the country was only just beginning to realise the evil of national ignorance; the remedy was not yet found. Some school buildings were little better than stables and hovels, and many others were unfit for their purpose. Large numbers of teachers could not read or write correctly. The Report of the last Royal Commission on Education (Lord Cross's) states (page 10) that not more than one out of eight children at school were being successfully educated at this time (1850). Even in 1857, at a conference over which the Prince Consort presided, it was stated that 64 per cent of the children at school remained there less than two years. By that time a vice-president had been appointed to be in charge of the educational work of the State, and the money voted for that year had advanced to the large sum of £541,000.

At the close of the Crimean War nearly the entire system of English elementary schools was denominational, the schools associated with the Established Church being about four-fifths of the whole. As far, therefore, as security for moral and religious instruction was concerned it might seem that the nation had little to desire. But the general state of education was so unsatisfactory that in 1858 the Duke of Newcastle's Commission was appointed to inquire into it. That Commission included such well-known names as Sir John Taylor Coleridge, Goldwin Smith, Nassau W. Senior, and Edward Miall, besides two eminent clergymen. It had to inquire into the best means of getting the people educated. There were no Education Acts whose operation had to be reported on, as was the case with the Commission of 1886. Its Report, issued in 1861, was a remarkable one. It did not propose to disturb the denominational management of schools, but it recommended the formation of county and borough boards of education throughout the land, a scheme only partly realised even now in 1891. It seemed very bold, for it anticipated that at some future time £2,000,000 a year might have to be paid for education out of public moneys, "a sum too large," said their Report, "to throw upon the general revenue for an object in great measure local." What do the surviving Commissioners now say in view of the fact that last year the total public contribution from taxes and rates was not £2,000,000 but £4,699,000, without including the grants of the Science and Art Department or the charges for central administration? And in the year ending August, 1892, the charge on the public funds will have reached £7,000,000, of which about £5,750,000 will be drawn from the taxes and £1,250,000 from local rates, while the contributions under the head of "voluntary" and "subscriptions" will nominally be only one-tenth of the amount from public sources, and in reality very much less than one-tenth.

THE ACT OF 1870, AND THE PRESENT STATE OF EDUCATION.

CHANGES of importance followed the Commission of 1858, the most important being the system known as "payment by results" of the education grant. This was the work of Mr. Lowe, then Vice-President of the Council, and was partly what is known as the "Revised Code." Henceforth children were to be "individually examined," and the payment was to rise and fall with the number of children who did their reading, writing, and arithmetic to the satisfaction of the inspector. Other portions of the grant were paid on average attendance. To these alterations in the mode of payment the teachers were opposed, and their opposition continued until the practical abandonment of the system in the new code of 1890.

But the Act of 1870 was the greatest step the nation has yet taken in education. Its main provisions were as follows:—

1. The people were empowered to elect a school board for the supply of schools where the deficiency was not otherwise met. (Section 6.)
2. Once formed, the school board had a prior right over private persons to build new schools as they became necessary; while for the erection of new schools it could borrow money on the security of the rates. (Section 18.)
3. Denominational schools could be handed over to school boards. (Section 23.)
4. No formulary distinctive of a particular denomination could be used in a board school. (Section 14.)

This does not prevent Bible instruction being given in board schools; and, as a matter of fact, out of 2,225 school boards in England and Wales, only seven in England and fifty in Wales dispense with religious instruction. Nor, in the very few cases where the Bible is not read, does it appear that there is any hostility to religion, but only a desire to exclude possible sources of discord.

5. No child can be refused admission to a public elementary school because it attends, or does not attend, any particular place of worship or Sunday school. (Section 7.)

This was an important new departure. On February 8th, 1864, Mr. Lingen (now Lord Lingen), Secretary of the Education

Department, asked the National Society of the Church of England to accept a clause in the trust deed of their schools allowing children to attend the schools of the society without being required to attend the religious instruction given therein, or to attend the parish church on Sundays. Unfortunately the National Society rejected the proposal, and it had to be enforced by the new Act. Section 7 (2) of the Act is what is known as the "conscience clause."

6. The whole management of board schools was vested in the representatives of the people.
7. The management of the denominational schools continued to be in the hands of managers not chosen by the public, and, as a general rule, in the hands of the clergy.
8. Though the Bill as first drawn and as introduced by Mr. Forster contained provisions enabling school boards to pay sums out of the rates towards the building and maintenance of denominational schools, that and other clauses of like character disappeared from the Bill in its progress through committee.

The Act of 1870 was soon followed by supplementary measures of importance. The Act of 1873 required the education of a child to be a condition of a parent's receipt of out-door relief; it revised the rules for the election of school boards; dealt with loans and repayments, and the financial year of school boards; and gave such boards power to call for returns of attendance from any public elementary school in their districts. It also laid down regulations for legal proceedings against parents and employers.

The Act of 1876 for the first time declared it to be the duty of the parent of every child to have such child educated; it made the employment of children under ten years of age illegal, and the employment of children over that age dependent on age and educational qualifications; it established school attendance committees (as sub-committees of town councils or of boards of guardians) in boroughs and districts not under school boards; authorised boards of guardians to pay fees for children on the ground of poverty; it made attendance compulsory in all school board districts, the Act of 1870 having left it in the option of school boards to compel attendance or not; it provided for justices committing certain children to certified industrial schools or to day industrial schools, and authorised school boards to establish such schools; and it gave powers to attendance committees to compel attendance, at their discretion, within their districts. Still it left compulsory attendance an open local question in non-school board districts. This was followed in 1880 by Mr. Mundella's Act making compulsion universal, a measure which undoubtedly ripened the question of free education, as it also increased the attendance at all schools, whether board or voluntary.

RESULTS OF TWENTY YEARS OF EDUCATIONAL LEGISLATION.

Let us compare, under several interesting heads, the figures for 1870 and 1890, since they enable us to trace the beneficial operation of the new policy of public management (side by side with denominational management), of increased money grants, and of partial and afterwards universal compulsion.

	1870.	1890.
Total school accommodation	1,878,000	5,539,285
Scholars on the rolls	1,693,000	4,804,149
Scholars in average attendance	1,152,389	3,717,917
Number of teachers	30,130	101,227
Number of certificated teachers	12,467	46,539
Number of schools inspected	8,281	19,568
Number of board schools	none.	4,676
Accommodation in board schools	none.	1,915,182
Average attendance in board schools	....	1,457,358
Number of voluntary schools	8,281	14,743
Accommodation in voluntary schools	1,878,584	3,624,103
Average attendance in voluntary schools	1,152,389	2,260,559
Total school provision per cent of population	8·75	18·84
New accommodation in board schools in the 20 years	....	1,915,182
New accommodation in voluntary schools	....	*1,745,519

The activity of school provision since 1870 is illustrated by the cost of schools erected since that date. The Government voted £312,200 in building grants to voluntary schools from 1870 to 1882 (when such grants ceased), and the local contributions to the voluntary schools thus aided were £1,348,169. In addition, voluntary schools have been repaired, enlarged, or erected within the twenty years, without building grants, at a cost to the promoters (including sites very often given gratuitously) of some £6,000,000.

But it is when we turn to the board schools, not one of which existed in 1871, only 17 in 1872, and no more than 386 in 1875, that the intensity of the educational revival can best be measured. Since 1870 there has been an enormous development of unsectarian education. In 1870 only the British and a few other schools were of that character, and their average attendance was about 60,000. But in 1890 the average attendance in the board schools was 1,457,358, and in the British, &c., schools, 254,873, making a total of 1,712,231. The total average attendance in the Church of England schools for 1890 was 1,680,596. Remembering the long start which the latter

---

* Less schools existing prior to 1870, but not inspected. At least 500,000 on this account must be deducted.

schools had, for in 1872 there were 7,062 church schools, with 972,339 scholars in average attendance, the progress of board school education must be described as the most extraordinary development public elementary education has ever had in this country in the same space of time.

Nor would it be fair or accurate to attribute this vast expansion of undenominational education to any spirit of hostility to this or that church. The progress of board schools has been due to the public spirit of persons of all classes and denominations. The desire to overtake the obvious needs of the population, and the facilities afforded for this purpose by the new Acts of Parliament, are in themselves a sufficient explanation. Since 1870 no less a sum than £22,508,322. 8s. 2d. has been borrowed by school boards from the Public Works Loan Commissioners, the London County Council, and the open market. These loans cannot be concluded until the Education Department has been satisfied of their necessity for meeting the needs of the district. With this vast sum, divided into 7,999 loans, and swollen by the excessive value of land in the Metropolis, 1,834 school boards have provided school accommodation for 1,784,995 scholars in twenty years.

EFFICIENCY.

I NOW come to the important question of the efficiency of education. No doubt great progress has been made. On the average more is taught, teachers are better qualified and better paid, the children remain longer at school, juvenile crime has decreased, school buildings are better built, and while increased grants are paid, a greater variety of instruction is encouraged by recent Codes.

Deferring for a moment the consideration of the defects in our present system, let us compare the present state of things with that of the past.

It is certain that more children are now examined in the higher standards. It makes all the difference whether a child leaves school after reaching a low or a high point in its studies. In the year 1872 only 17 to 18 per cent of the children were examined in standards IV. to VI., whereas the number examined in those standards in 1886 had risen to 34 per cent. As significant a change appears in the numbers presented in the lower standards, I. to III. In 1872 the percentage was 63, while in 1886 it was only 36. No doubt the real reason for the high percentage in 1872 was the early age at which children left school twenty years ago. Table IX. of the Appendix to the Royal Commission's First Report (1886) indicates a melancholy state of things. The return was made in 1878.

Percentage of Children on the School Registers who have been in the same School

Less than one year	41·07
One year	23·54
Two years	14·77
Three years	9·14
Four years	5·55
Five years and over	5·93

The following return in the same table shows that children do not enter school at quite such an early age as formerly, but that they remain there longer :—

In 1865	15·17	per cent were under five.
,, 1870	15·89	,, ,, ,,
,, 1885	9·67	,, ,, ,,
,, 1865	17·79	per cent were eleven and over.
,, 1870	17·24	,, ,, ,,
,, 1885	22·02	,, ,, ,,

But the present state of things is far from satisfactory. No doubt the children of a given age are examined in a better standard than formerly. A child of ten should be able to pass the fourth standard. But in 1890, of 1,409,572 scholars over ten years of age examined, only 969,441 were presented in the fourth standard. In 1872, however, things were much worse: 63 per cent of the scholars over ten were examined in standards I. to III., whereas this number had fallen in 1890 to 31 per cent.

It would be easy to balance one set of statistics against another, and to show how we have gained all along the line. The expenditure per scholar went up from 26s. 5½d. in 1865 to 39s. 1½d. in 1885. The average salary of masters and mistresses has risen. It was in—

	Certificated Masters.			Certificated Mistresses.		
	£	s.	d.	£	s.	d.
1860	94	1	3	61	10	5
1870	94	2	1	57	11	1
1885	120	19	2	73	15	9
1890	119	18	5	76	7	5

Some 10,500 head teachers are now provided with residences free of rent. In the Metropolitan district 368 masters in voluntary schools receive an average salary of £152. 18s. 2d., and 379 masters in board schools £283. 10s. 10d. The disparity is still greater in the salaries of London mistresses in the two sets of schools, for while 762 mistresses under the board have average salaries of £199. 11s. 5d., 797 in voluntary schools are paid only £90. 18s. 6d. (p. xxvi., Report of Committee of Council, 1890–91). But these averages only veil what is the crying evil of English elementary education, and that is its disregard of equity whether in the treatment of scholars or of teachers. To say nothing of the assistant and pupil teachers, numbers of whom are notoriously underpaid, it cannot be considered satisfactory that there should be in 1890 (the figures refer to *head* teachers only)—

70	masters	receiving	less than	£50	a year.
968	,,	,,	,,	75	,,
2,569	,,	,,	,,	100	,,
260	mistresses	,,	,,	40	,,
519	,,	,,	,,	45	,,
663	,,	,,	,,	50	,,
7,314	,,	,,	,,	75	,,

Nor is this state of things likely to be remedied so long as Article 82 (*a*) of the New Code (1890) still permits the principal teacher to be only "provisionally certificated" in "a school with an average attendance of not more than 60 scholars." A "*provisionally* certificated teacher" is a teacher who does not possess a certificate at all, and the Royal Commission reported no less than 3,928 schools (642 board schools and 3,286 denominational) where such a teacher might be head of the school.—(Final Report, p. 49). If teachers of such low qualifications may be head teachers, the effect will be that teachers of better standing will in not a few cases be paid less than they deserve. Besides, while it may be true that a low salary is all an inferior teacher deserves, the children deserve good and thorough teaching, and ought not to be sacrificed to the convenience of cheese-paring or impecunious managers.

EXEMPTION FROM SCHOOL ATTENDANCE.

Nothing could be further from uniformity, equity, or justice than the arrangements under this head. Each district, through its school board or its school attendance committee, decides what standard shall be passed by children before they can either be eligible for half-time employment (if over ten years) or leave school altogether. The result is chaos indeed, and goes far to explain the backwardness of education in many parts of the land. A child in Leeds must pass the sixth standard, but a child just outside the boundary need only pass the fourth. The following was Mr. Cumin's return to the Royal Commission (Lord Cross's) on this subject:—

Table B.—Showing the Distribution of the Population of England and Wales under By-law Standards.

STANDARDS FOR TOTAL EXEMPTION.

		Population.
*Standard III.	—7 parishes and unions	14,930
,, IV.	—69 boroughs	898,114
	9,303 parishes	7,331,995
		8,230,109
,, V.	—167 boroughs	6,546,198
	3,800 parishes	5,954,879
		12,501,077
,, VI.	—London	3,834,354
	16 boroughs	1,206,024
	62 parishes	143,783
		5,184,161

It thus appears that ·05 per cent of the population were under the third standard for total exemption, 31·68 per cent under the fourth, 48·12 under the fifth, and 19·95 under the sixth.

The arrangements for the half-time exemption of children over ten are just as unsatisfactory; 928 places, it is true, have no half-time standard, though their population is 1,404,546.

		Population.
Standard I.	—91 parishes	104,309
,, II.	—28 boroughs and 1,546 parishes	2,544,503
,, III.	—London	3,834,354
	118 boroughs	3,549,379
	8,793 parishes	7,890,548
		15,274,281
,, IV.	—89 boroughs	3,350,525
	1,912 parishes	2,918,849
		6,269,374
,, V.	—6 boroughs	316,165
	9 parishes	61,261
		377,426
,, VI.	—None	——

An extraordinary feature of the half-time returns is the fact that there are 1,912 country places under standard IV. for half-time, while there are twenty-eight boroughs under standard II., one of these boroughs being a place of nearly 100,000 inhabitants. Remembering what we have said—and it is what the Education

---

* Page 529, First Report, Royal Commission (Lord Cross's).

Department lays down in its report every year—that a child ought to pass the fourth standard at ten years of age, it is easy to see how the present exemption rules cause the children to leave school at an age far too early for their own interests and for those of the nation. More than eight millions of the population live under the fourth standard rule of total exemption. In some towns scarcely a child remains after the eleventh year. Great numbers leave before their eleventh year. Of 482,369 children who were examined in the fourth standard in 1889, as many as 166,764 had disappeared from the schools in 1890; and out of 313,364 scholars in standard v. for 1889, only 138,273 remained at school.

HALF-TIMERS.

The vexed question of our half-time children is ever and anon engaging the attention of Parliament. An important provision was added to the Factory Bill of the Government in 1890, under which children must not, after a given date, go to work at all until they have passed their eleventh year. This should mean another year's schooling for many a child. Discussion still rages as to the effect of early factory labour on the health and aptitude for learning of children. The question is pre-eminently a North of England one. Of the 175,437 half-timers in England and Wales in 1890, more than half are in Lancashire, some 30 per cent are in Yorkshire, 5·60 per cent in Cheshire, and the rest in a few Midland or Northern counties. The Lancashire passes in the reading, writing, and arithmetic prescribed by their exemption standards seem satisfactory, viz., 91·77 per cent. But those standards are often low, and a mere rush through the standards puts the extra subjects of the code out of the question for many scholars. Besides it has been proved by returns made by Her Majesty's Inspector for the Rochdale and Oldham district, that in schools where half-timers and full timers are taught together, the latter are more successfully educated.

THE EXTRA SUBJECTS.

We must not think children are "educated" because they can run through the minimum requirements of the fourth standard. The code, now a generous one, prescribes "class" and "specific subjects" of a practical and attractive character, and encourages schools to teach them by liberal grants; but it is clear that these higher subjects, freely taught in Scotland, are widely neglected in England. The English board schools, however, are far ahead of the denominational schools in the extent to which they teach these subjects. The class subjects are:—

I. English, up to parsing and analysis.
II. Geography, from the four cardinal points, to the United States, and the chief ocean currents.
III. Elementary science of common objects, such as the root, the leaf, the bud; a cedar pencil; a horse; a sparrow; to simple classification of plants and animals; the thermometer and barometer; the principles involved in the chief industries of England.
IV. History—stories of men and periods, up to simple biographies of statesmen or writers.

But while "English" is generally taken in the schools as one class subject, and needlework is taken by girls as another, it is obvious that much weighty and beautiful instruction under the other heads is in danger of being passed over. It is in fact passed over. "Elementary science" was taken as a class subject in 1890 by only 32 schools, and history by 414, out of 19,419. In the report for 1890 of Her Majesty's Inspector for the South-Western Division of England, including Hants, Wilts, Dorset, &c., Mr. Howard thus describes the condition of things: "A child will not make an effort to understand unless you interest him in his work, and I cannot see how that interest is to be aroused when no class subjects are taught." "No class subjects are taught." "No class subjects are taken in 25 per cent of the schools in Chippenham district." He pleads for botany, agriculture, and animal physiology. "History has very seldom been taken." Mr. Greene says: "One sometimes wishes that 'common sense' could be raised to the dignity of a compulsory class subject." "History has been taken in only three out of 213 departments." In the North-Central Division of England like facts are reported (p. 348, Blue Book, 1890): "The girls can seldom answer the most ordinary question in geography." "I wish geography were more frequently taken for the girls." "History is occasionally taken in the upper standards." "History is presented in very few schools."

Besides the class subjects, there is the list of specific subjects, recently extended in the New Code of Sir W. Hart Dyke (1890). These subjects are optional, and are now 14 in number, viz.:—

Algebra.
Euclid.
Mensuration.
Mechanics.
Latin.
French or German.
Animal Physiology.
Botany.
Agriculture.
Chemistry.
Sound, Light, and Heat.
Magnetism and Electricity.
Domestic Economy.
Shorthand.

A grant of 4s. per scholar is paid for each scholar reported by the inspector to have passed in any of these subjects, of which not more than two may be taken by the scholars, who must be in standard V., VI., or VII. The code also allows a grant of 4s. for each girl properly taught to cook with her own hands, and a grant of 2s. for each girl taught laundry-work. No fault can be found with the subjects. They are what the children need to be acquainted with. But the weakness of the scheme is that there is no legal necessity for carrying it out. This is left to the same exaggerated local option which has inflicted upon us the various standards of exemption. Many of the bodies of managers have either no faith in a liberal education or no funds with which to provide it, for except in the better board schools and a few voluntary schools this pretentious list is only waste paper in England and Wales. We have seen how largely these subjects are taught in Scotland, and doubtless the marked success of Scotchmen in all walks and callings, where a knowledge of nature, mechanics, gardening, languages, and finance is concerned, is in great part due to the ample range of subjects in the parish schools beyond the Tweed, the educational spirit of the Scottish people, and the participation everywhere of the people's representatives in the work of school management. But what could be more disheartening than to read as follows in the Report of the Education Department this year :—

> *South-Western Division.*—Specific subjects are taken only by the large schools under the Swindon board. Specific subjects need no record. Specific subjects call for no comment. Cookery ranks with history in the neglect with which it has been treated.
>
> *North-Eastern Division.*—Cookery is at present taught nowhere in the York district except in the town of Scarborough.
>
> *North-Central Division.*—Out of an average attendance of 60,000 in the Derby district only 438 passed in specifics. The Nottingham and Leeds boards are praised for teaching cookery and the specific subjects in all their senior or girls' schools. Some 2,000 girls are taught cookery and as many more domestic economy by the former board every year. But the state of things in other districts is far different. The Lichfield and Stafford districts neglect these subjects. Stockport is taking them up. Stoke-on-Trent is all behind.
>
> *Eastern Division.*—History finds favour in few of the schools. Only one school in my district takes history at present. I hope for better things. Geography in the purely country schools is seldom more than fair. I have only once had to deal with elementary science. The remarks of my colleagues on the teaching of specific subjects hardly go further than to point out how small a place these subjects hold in the education of children in country districts. In a few cases, however, in town schools good teaching and increased intelligence have been evident.

It is interesting to observe that the extra subjects are now taught to a larger number of children than formerly, but it is to be regretted that their progress is so slow except in schools under boards. Though the scholars present at inspection in board schools were in 1890 only 1,695,491, as compared with 1,964,394 in the schools of the National Society or Church of England, the passes in specific subjects were :—

National Society	16,663
Board schools	43,654

To take only four subjects, including cookery, the comparison is as follows:—

	BOARD SCHOOLS. Scholars passed.	NATIONAL SOCIETY. Scholars passed.
Mechanics	7,647	357
Domestic Economy (girls)	10,724	3,939
Chemistry	951	123
Cookery (girls), Article 109 (H)	52,491	9,699
	71,813	14,118

THE DISTRIBUTION OF THE POPULATION UNDER SCHOOL BOARDS AND SCHOOL ATTENDANCE COMMITTEES

DESERVES careful study. It shows the country to be about equally divided between public and private management of schools. Nominally the population living in school board districts is much greater than in districts not under boards, but deduction has to be made for all schools under voluntary management within school board districts. In such districts the school board is an authority for enforcing attendance both in voluntary and in board schools; but it cannot fix the fees, appoint the teachers, order the curriculum, interfere with the religious instruction, or spend money on the buildings, of voluntary schools. The following figures, with that qualification, are of interest to the educationist:—

I.—POPULATION UNDER SCHOOL BOARDS.

ENGLAND.		
London	3,834,354	
143 boroughs	7,241,966	
2,539 parishes	4,495,548	
		15,571,868
WALES.		
19 boroughs	249,740	
464 parishes	758,671	
		1,008,411
Total—under boards		16,580,279

II.—POPULATION UNDER SCHOOL ATTENDANCE COMMITTEES.

ENGLAND.		
121 boroughs	1,718,178	
69 urban sanitary districts	732,975	
533 unions	6,590,905	
		9,042,058
WALES.		
9 boroughs	40,478	
45 unions	311,624	
		352,102
Total—not under boards		9,394,160

FREE EDUCATION AND SCHOOL FEES.

THE year 1891 will be memorable for the setting apart by Lord Salisbury's Government of a sum of over £2,000,000 to enable school managers to abolish or reduce the fees in public elementary schools. The subject is one of great interest to the working classes, and the curiously varying operation of the Act in different parts of the country calls for explanation. The amount of fees received for the year 1890 was £1,940,546, and that total represents very wide variations in the fees charged in particular schools, and even in particular standards. It seems to have been a general rule governing the amount of the school fee that those managers who have given the best and fullest education in their power have been the most considerate and lenient in fixing the amount of the fee. Here again the extreme play of local discretion in our educational system comes into view. No attempt has hitherto been made to equalise the pressure of the fee-charges, just as no attempt has been made to equalise the scope and benefit of the instruction given. The cost of education ("school maintenance") per child in average attendance, for 1890, was for England :—

	£	s.	d.	
Board schools	2	6	5¾	including London.
Voluntary schools	1	17	0¾	

Now the school fee contribution, the parent's direct and compulsory contribution, towards this cost varied amazingly. Take the following illustrations of the average fees charged in 1890 :—

BOARD SCHOOLS.

	Per Child. s.	d.		Per Child. s.	d.
All England	9	1¾	Bristol	6	6
London	7	0¼	Sheffield	13	3
Wales	8	3¼	Leeds	10	1½
Birmingham	5	9¾	Hull	9	5¼
Manchester	16	7	Liverpool	13	4½

VOLUNTARY SCHOOLS.

	Per Child. s.	d.		Per Child. s.	d.
All England	11	4	Birkenhead	15	0¾
London	12	6¾	Preston	16	0½
Wales	8	7¼	All Church of England schools	10	8
Birmingham	9	10¾	Wesleyan	16	1¾
Manchester	13	1	Roman Catholic	9	6¾
Bristol	11	9½	British, Undenominational, &c.	13	7½
Sheffield	13	2½			
Leeds	11	11¼			
Hull	11	5½			

	s.	d.
Stockport (all voluntary)	19	10
Bury (all voluntary)	17	0
Lancashire and Cheshire (board and voluntary)	12s. to 19	0

But the fee system is even more bewilderingly inequitable than this. The Elementary Education Act, 1891, offers ten shillings per scholar in lieu of fees to all schools alike. No doubt great administrative difficulties are thus avoided. The Bill had to pass, and the opposition to it would have been very strenuous if it had been a real Free Education Bill. The half sovereign of Sir W. Hart Dyke (*i.e.*, threepence per week of school year) is to be paid for 5 per cent of the scholars who were free from fees already; for 15·64 per cent of the scholars who paid rather over a penny per week; for 37·03 per cent of the scholars who paid between 2d. and 3d.; for 38 per cent of the scholars who paid between 3d. and 6d.; and for nearly 4 per cent of the scholars who paid between 6d. and 9d.

Free education was of course becoming inevitable. It was already in force in sixty-one foreign countries and States, in fact in all States that sent returns to the Royal Commission of 1886, with the exceptions of Würtemberg, Berne, Vaud, Hungary, and the Australian Colonies, and there the fees did not exceed 2s. 6d. to 3s. 8d. per year, except in Australia. The only opposition to the principle in the House of Commons came from those who thought the working man would be emasculated by the paternal indulgence of the State, or from those who predicted that when the whole cost of education was practically borne by public funds all schools must necessarily come under public control. Mr. Bartley held forth on the improvement of wages; the £80,000,000 sterling in the Post-office Savings Bank, against only £17,000,000 in 1870; the fall in the proportion of paupers from 44 per 1,000 of the inhabitants in 1871 to 23·6 per 1,000 in 1891; and the decline in the poor rate by nearly one-half. He also instanced the great and disgraceful expenditure on alcohol of £140,000,000 a year, the remission of £6,000,000 of taxation a year on sugar, and of £1,500,000 on tea during the last twenty years, as reasons for believing that the parents were fully able to pay fees. But the House, on both sides, disallowed his arguments. It no doubt remembered how large a sum the misery of drinking habits furnishes to the Exchequer, and how grievous is the pressure in many homes through that drinking. The House would know that the mother's difficulty is not to be got rid of by an array of imperial statistics, for these do not touch the stint of food, of clothing, and of the joy of life, which add so greatly to the difficulty of getting children to attend regularly at school. The House was well-nigh unanimous in passing the measure.

It is, however, much to be regretted that free education should be left in a shape so inequitable and temporary. Eighty per cent of the schools were sure to take the fee-grant of 10s. at once, for by doing so they will get from the Government more than they ever received in fees. The fee-income of these schools has in some cases been 50 per cent less than the fee-grant will be. Many schools will receive one-third or one-fourth more.

This excess is not to be regretted in the case of schools that have been worked with public spirit, and have given good education for a low charge upon the parents. They deserve the reward. But it is clearly bad policy to allow such excess and profit to go to inferior schools, where buildings, staff, and subjects of instruction are far from satisfactory, without requiring an improvement in these respects as a condition of the payment of the excess. A proposal in committee to this effect was negatived. The position of the high-fee schools, chiefly in the North of England, is far from satisfactory under the Act. While London parents, who have been paying only 7s. a year, are to be wholly rid of that payment, and while the London School Board nets an excess of £60,000 a year under the Act, the parents of many places in Lancashire and Yorkshire, who have been paying high fees for years, are not to have free education, but are to pay the difference between 10s. and the whole previous fee. In some cases this difference will be a sum exceeding what the London and Birmingham parents paid before the Act passed. In certain districts of the North the school boards are boldly granting free education to their scholars, drawing the difference from the rates. This is so in Sheffield, Leeds, Bradford, and other places. Some of the voluntary schools, whose fees have hitherto exceeded 10s. per scholar, are abolishing the fee, but are appealing to the parents to return a part of the fee as a voluntary subscription. It is to be hoped that nothing of the nature of undue pressure will be employed in this direction. The practice should be carefully watched.

THE ELEMENTARY EDUCATION (FEE-GRANT) ACT, 1891,

MAY be thus briefly outlined:—

SECTION I.

(1) The fee-grant to be 10s. per scholar, and to be paid only to managers willing to receive it.

(2) Fees charged after acceptance of the 10s. must not exceed the difference between that sum and the previous higher rate of fees per scholar.

(3) Fee-grant to be reckoned as school pence, and to entitle a school to the Parliamentary grant under the Act of 1876 ("the 17s. 6d. limit").

SECTION II.

(1) (*a*) and (*b*) The grant of 10s. shall abolish fees in schools where the fees did not exceed that sum in the year ending January 1st, 1891, or where no annual grant had been paid before that date.

(2) The fee-grant to apply to children over three and under fifteen years of age.

Section III.

Where a school receives the 10s. grant, and its rate of fees for the year ending January 1st, 1891, did not exceed that sum, no charge of any kind shall be made for children between three and fifteen years of age. (This refers to books, stationery, &c.)

Section IV.

(1) The Department may approve the re-charging of fees and the increase of fees where they think enough free accommodation exists, and that such fees are required owing to a change of population, but such fees are not to exceed 6d. per week (or 22s. a year of 44 weeks).

(2) Such cases to be annually reported to Parliament.

(3) The Department may or may not reduce the fee-grant in such cases.

Section V.

The Department may order free accommodation to be created, in the manner provided by Sections IX. and X. of the Act of 1870, if, twelve months from the passing of the present Act, it is represented that such accommodation is needed, and, after inquiry, the Department are satisfied that the need exists. If such accommodation is in course of being supplied, the Department will not issue an order.

Section VI.

Entitles the managers of neighbouring denominational schools to pay the fee-grants into, and to receive grants out of, a common fund.

Section VII.

Managers of grouped schools may pay any surplus income on the ordinary accounts of the school year into a common fund, out of which contributions may be made to any of the associated schools, provided that no board school shall be thus associated with any school not a board school.

Section VIII.

School boards may decline to charge any fees.

Section IX.

Secures equality of treatment for board and non-board schools.

Section XII.

The Act comes into operation September 1st, 1891.

There is much debatable matter in these clauses, but all will cherish the hope that the operation of the Act will be for good, and that whatever shortcomings appear in its working may soon be got rid of by supplementary and complementary legislation.

EDUCATION IN SOME OTHER COUNTRIES.

Scotland enjoys a system of education which is now almost entirely free. On October 1st, 1889, all standards up to and including the fifth were free in 3,041 out of 3,126 schools. And this was a beginning only. School boards are universal, and almost all schools, including secondary and high school education, are under boards.

In 1887 the 3,129 day schools of Scotland were made up as follows. The board schools, it will be observed, are called public schools, the word "elementary" not being applied to any in the list:—

Public schools	2,582
Church of Scotland	85
Free Church	25
Episcopal Church	73
Roman Catholic	155
Undenominational, &c.	209
	3,129

The Education Act of 1872 established school boards by a self-acting process all over the country, and the large measure of unanimity in Scotland on religious doctrine has greatly smoothed the operation of the Act.

The grants of money are made in Scotland—(*a*) "To any school board for and in respect of the public schools under their management." (*b*) "To the managers of any school which is, in the opinion of the Department, efficiently contributing to the secular education of the parish or borough in which it is situated." (Education Act, 1872, sec. 67 (2).

Large numbers of children are taught the class and specific subjects. The burgh schools, the endowed schools, and the private schools are now inspected by the Department; in the case of the latter, on their own application and at their own cost. The Scottish universities are what the English universities have never been, really popular institutions. They have long been in touch with the public schools. Their fees are within reach of the poor, to whom they have for generations been easily accessible.

IRELAND

HAS seen many inquiries and experiments since the Protestant diocesan schools were established by the Act of Elizabeth in 1570. The great, but the never accomplished, aim of Irish educational policy has no doubt been to extinguish Roman Catholicism. Catholics were denied education at home in 1570, and abroad in 1695. The Protestant Charter schools were set up in 1753 specially to "convert and civilise" them. A commission sat in 1805 and recommended reforms. In 1811, the year when the National Society was being founded in England, the "Kildare Place Society" was founded in Ireland. It united Protestants and Catholics in a scheme of Scriptural but unsectarian education, and obtained grants from Parliament much earlier, and also larger in amount, than the first grants in England for elementary education. The opposition of the Roman Catholics to a neutral scheme of religious instruction caused the collapse of the society in 1831. A new "System of National Education," set up in 1831, was a compromise, the ministers of religion being free to give religious instruction to the children of their own persuasion. That system practically continues to our own day. An Irish Board of National Education was formed, and for thirty years had a majority of Protestants, but in 1861 it consisted of ten Roman Catholics and ten Protestants. Great opposition was at first shown by the Presbyterian and Established Episcopal churches. In 1834 the schools of Ireland numbered only 739, and the attendance (in a population of 8,000,000) was only 100,000. At first the salaries of masters were £12, and of mistresses £8. The system advanced rapidly in spite of strong Protestant opposition. In 1861 there were 2,933 schools. Building grants continue in Ireland to the present time, and the number of schools has risen to 2,933 "vested" schools and 5,643 "non-vested" schools. The Irish schools are managed to all intents and purposes by the priest, the Episcopal clergyman, and the Presbyterian minister. There were in 1881—

5,128 national schools under Catholic management.
1,365 national schools under Protestant Episcopal management.
814 national schools under Presbyterian management.
90 national schools under the management of other denominations.

77·9 per cent of the scholars were Roman Catholic.

In 1879 an Act was passed which set apart £1,300,000 of the surplus of the Irish Church Fund towards the establishment of a pension fund for teachers. Free education for Ireland is to be dealt with by the Government in 1892. At the present time the teachers in Ireland are paid directly by Government, and according to the results of their teaching. The more progress shown by the scholar the better pay for the teacher.

In 1889–90 the population of Ireland had declined to 4,750,000, as compared with 8,196,597 in 1840, but in spite of this the educational progress made has been remarkable :—

	Schools.	Scholars on roll.	Parliamentary grant.
1840	1,978	232,560	£50,000
1889	8,196	1,060,895	£953,000

The school fees for 1888–89 did not amount to more than one penny per scholar per week, so that there is little education to be made free in Ireland.

THE UNITED STATES.

When we turn to the States of the great American Republic we are confronted by a school system which contrasts at every point with our British, and especially with English, models. Almost all the children and youth are in the common schools. There is a population of over 60,000,000, spread at the rate of 20 persons to the square mile, with at least 12,000,000 of young people and children enrolled (for the year 1888)—that is to say, with 20 per cent of the population on the school books. In a letter now before me from the Commissioner of Education for the United States, he informs me that the Census return of scholars enrolled for the year ending June, 1890, is as follows :—

Common schools, including secondary education	12,682,577
Private and parochial schools, including secondary education	1,311,623
Total	13,994,200

This grand total of scholars is gathered in some 219,063 school buildings, under the care of 347,292 teachers, of whom 128,000 are males and 218,000 females. (Report, 1887–8.) There are over 40 states and territories, each free to adopt its own regulations, with the minimum of interference from Washington. And yet the spirit, methods, and aims of the State schools are practically the same over the whole continent.

Education in America is regarded as the right of every child, and to secure it for the child is held to be the duty of every citizen. Of course there are grumblers, negro-haters, and persons who look to the ignorance of the poor as the only security for their deference towards their "betters." But the national point of view is undeniably a noble one. Education is not offered in pity, as a charitable dole, as something which the classes should condescendingly provide for the masses. It is felt that the State has a vital interest in the development of the children. Accordingly they must be educated, not simply up to the point of earning a precarious livelihood, but educated so as to contribute to the stability, the moral credit, the progress, and the patriotic enthusiasm of a free people. In conformity with this view there is offered them—

1. *A long school life.*—The usual school age is from five or six to twenty or twenty-one. Children are at liberty to attend as follows:—

Maine	4—21
New Hampshire	5—21
Vermont	5—20
Massachusetts	(any year to any year).
Rhode Island	5 upwards.
Connecticut	4—16
New York	5—21
New Jersey	5—18
Pennsylvania	6—21
Delaware	6—21
Maryland	6—21
District of Columbia	6—17
Virginia	5-21
West Virginia	6—21
North Carolina	6—21
South Carolina	6—18
Georgia	6—18
Florida	6—21
Kentucky	6—20
Tennessee	6—21
Alabama	7—21
Mississippi	5-21
Louisiana	6—18
Texas	8—16
Arkansas	6—21
Ohio	6—21
Indiana	6—21
Illinois	6-21
Michigan	5 upwards.
Wisconsin	4—20
Minnesota	5—21
Iowa	5—21
Missouri	6-20
Dakota	7—20
Nebraska	5—21
Kansas	5—21
Montana	4—21
Wyoming	7-21
Colorado	6—21
North Mexico	5-20
Arizona	6—18
Utah	6—18
Nevada	6—18
Idaho	5—21
Washington	5—21
Oregon	4—20
California	6—21
Alaska	no limit.

We must remember that infant or kindergarten instruction is only just dawning upon the States as a part of common school education. A few years will see a great movement in this direction, when no doubt the age of free attendance will begin earlier. The age of *compulsory* attendance is a year or two later at the beginning, and a year or two earlier at the end, than the figures given above. There is there, as here, a tendency, especially amongst lads, to leave school too early; but the duration of school life in the States compares favourably with England.

2. *Free education.*—This has become general during the last quarter of a century. In all schools—primary, grammar, and high schools—and all over the Union, education is free. Massachusetts made her schools free from the first, and never once went back. This was the work of the English pilgrims of the seventeenth century.

3. *Schools universal.*—No far-off settlement is allowed to remain without a school, although scarcely more than a dozen children can attend it.

4. *Schools all under boards.*—The people of the States are almost unanimously for popular control. Baptists and English Episcopalians, Presbyterians and Episcopal Methodists, Congregationalists, Unitarians, and Friends, unite in affirming the principle of local

self-government in education, and it operates everywhere. There are minorities who, on religious grounds, would prefer that part of the State moneys should be handed over to denominational managers for schools under their control, but this view is repelled by Republican and Democrat alike.

5. *Education is graded as well as free.*—The poorest lad finds himself, not relegated to a ragged, or a lower grade, or a free order, or a pauper school, but welcomed to a school attended by the sons and daughters of all citizens. Nor is the gate of progress shut in his face when he has learned the "three R's." The interesting, concrete, and beautiful subjects of history, art, and science are not barred off in higher grade schools by prohibitive fees, but step after step is open to him, from primary school to grammar school, from grammar school to high school, and from high school to college and university.

6. *The States generously sustain the schools.*—In 1887–88 there was spent under two heads only:—

Sites and buildings, &c.	18,840,000 dollars.
Superintendents and teachers	82,314,741 ,,

The total expenditure was 122,455,000 dollars, or £24,400,000!

7. *Education everywhere unsectarian.*—In a few of the States religious teaching is given, but in twenty-seven States the subject is omitted, from no national antipathy to sacred doctrine, but in order to secure the harmonious co-operation of all classes of a most heterogeneous community. It must not be supposed, however, that the training of the conscience and the inculcation of high moral duty is overlooked. The greatest importance is attached to it.

CONCLUSION.

Time will only permit me, in conclusion, a passing reference to the admirable improvements introduced by our latest English Code in the assessment of grants, the classification of scholars, and the freedom of teaching, and to express the hope that yet further progress may soon be made.

The Royal Commission on Technical Instruction did not labour in vain in compiling the voluminous results of its inquiries into the methods of technical education in more than sixty cities and districts of France, Switzerland, Germany, Austria, Belgium, Holland, and

Italy. The Technical Instruction Act of 1889 was one result, and it handed over a large sum, accruing from the spirit duties, to the County Councils, to be applied by them to the support of technical instruction. Although creating a fourth set of local educational authorities, where the number is bewildering and the functions rather confused already, the Act will do good. It is already revealing the meagre character of elementary education in many districts, where the special fund is in danger of being tapped to aid the teaching of subjects which have been for years in the elementary code, and the neglect of which is a great educational evil of our time.

The Code grants now offered for Manual instruction will enable the elementary schools to introduce some amount of manipulative training into the school course of the upper standards. These payments for manual education are curiously enough a revival of grants offered in the dark days of 1846 for garden, workshop, and housewifery instruction. They were then premature. There was then no firm and broad basis on which to build up a full curriculum. But now that our elementary system covers the land, and the principles of free education, efficiency, and public control are coming rapidly into favour, we are at liberty to borrow from the past, and to devise for the future, all those methods by which the English race in its old home may be fitted for the solemn and sublime part which Providence has designed it to take in the moral and social emancipation of human kind.

PAYMENT OF MEMBERS OF PARLIAMENT.

BY SIR EDWARD GREY, M.P.

IN countries which enjoy the blessings of the highest civilisation and representative government, payment of members is the rule. The practice of the civilised world is aptly and concisely illustrated by the following quotation from an article on this question in *The Leader and Workers' Advocate* of October 3rd, 1891:—

> With the single exception of Spain, where one does not go for brilliant constitutional examples, all civilised powers pay their representatives in some form. The United States give them £1,041 per annum, with travelling expenses at the rate of 20 cents per mile; Belgium gives £16. 15s. per month while the Chamber is in session; Denmark awards 15s. per day; Portugal, £67 per annum; France, £365 a year; Switzerland allows 10s. a day; Norway, 13s. 4d. a day while the House is sitting; Greece gives £20 a month; Prussia, 9s. per day; Austria, 20s. per day; Canada, New Zealand, and Victoria give from £250 to £400 per annum; Sweden allows £66. 14s., with travelling expenses, for a session of four months.

The constitution of the United Kingdom not only pays private members of Parliament no salary, but entails heavy election expenses upon each candidate. It is contended that this is an anachronism and an anomaly which should be put an end to at once. I am disposed, however, to think that the force of appealing to the practice of other countries has been greatly over-rated. The question is not one of principle; it cannot be settled one way or the other on abstract grounds. There is nothing wrong in principle in paying representatives for their work, but neither is it wrong in principle to allow public duties to be performed without payment, if there are plenty of men ready and even anxious to do them for nothing. The question, it seems to me, is a purely practical one, which must be settled with strict regard to the particular circumstances and needs of our own country. As far as other countries are concerned we are undoubtedly an exception, but whether we are fortunate or unfortunate in being so must be decided by a careful, separate, and unprejudiced investigation of the conditions of our own public life. We cannot settle this matter by an appeal to precedents abroad.

Nor can we settle it by the authority of precedents at home. Members of the House of Commons used to be paid, but the practice was discontinued so long ago, and so various and vast have been the changes since it existed, that the precedent has become wholly inapplicable. Attempts are sometimes made to prove that payment of members has had its day in this country, has been tried and given up as a failure, and therefore that it is useless, or even worse than useless, to revive it; but this argument is absolutely worthless. In ancient days members were paid by their constituents, not by the State, and the House of Commons did not possess the authority and importance which it does now; the suffrage was not the same, and the whole balance of the constitution was entirely different. The question is one of here and now. In this article it will be discussed as a new one for our country, but at the same time as one which is imminent and requires our serious and concentrated attention. New of course in one sense it is not, for at different intervals in the last hundred years efforts have been made by such men as Charles James Fox, Roebuck, Joseph Hume, and P. A. Taylor to revive it, but it is only since 1886 that it has come within the range of practical politics; once there it became immediately, but for the first time, urgent.

It ought, I think, at the outset to be admitted that the burden of proof lies upon those who advocate payment of members. Throughout the present century the country has been governed mainly through the House of Commons, and has risen to greatness; during all these years the House of Commons has worked without salaries, and it is not unfair to demand that those who say now that the members of it ought to be paid should be called upon to prove the necessity, safety, and wisdom of the change. They will not shrink from the task, and it is every day becoming more apparent that they will have little difficulty in performing it; indeed, the disposition of the country will do it for them. It has already been said that the question will have to be decided not as one of principle but as one of practice, as indeed in its essence I think it is. With questions of this nature in a democracy, popular demand must ever be the paramount justification; without this the change cannot be justified; with this it becomes inevitable, and if the demand for it be very strong there is neither safety nor wisdom nor common sense in opposing it, and it becomes a duty for those who believe in the usefulness of the measure to devote some of their energies to helping it forward. "Every wise statesman," said Mr. Balfour lately, "be his politics what they may, would desire to bring the institutions of his country into conformity with the wishes and needs of the people of that country."

Payment of members is just one of those changes in the institutions of the country to which these words apply; our first business, therefore, is to examine the wishes and needs of the people. Is there a demand for payment of members? Is that demand not only a strong one but a growing one? If the answer is "Yes," we must prove it by a careful examination and analysis of the nature and causes of the demand. If this stands alone, if it cannot be connected with much greater changes, then we may feel that it arises from popular caprice, from some passing wave of sentiment or ill-considered opinion, and may hesitate to act upon it. But if, on the contrary, it proves to be a part and consequence of a far larger movement, which everybody admits and yields to, it is full time that we should recognise this and put the question in its proper place. It seems to me that payment of members is the direct, inevitable result of three great popular movements—the extension of the suffrage, the organisation of the wage-earning classes, and the spread of education. The first of these has now placed the majority of votes in the hands of the working classes, and the desire naturally follows for free, unrestricted choice of persons to whom these votes may be given. It must appear an absurdity to the bulk of the electors that they should have votes and yet never, except in a few rare cases and by great pecuniary sacrifice of their own funds, be able to give their votes to a man of their own class. "Yes," people answer, "but if the working classes really cared much about this they would even under the present system make more effort to return members of their own class." There is some force in this objection, but still it misses the point. It is no doubt true that electors do generally prefer as their member a man of wealth or position—such is the innate conservatism and solidarity of the British nature—but it is none the less true that their sense of logic and fairplay demands at anyrate the *possibility* of doing otherwise. They may not be very eager to trust and exalt one of themselves, but as a whole they are very jealous of being distrusted. The struggles over each extension of the suffrage have taught them to suspect and resent distrust. It is not to the point to inquire *how* they will exercise a perfectly free choice; what they demand is the opportunity, and in proportion as the granting of that opportunity is grudged or resisted so will their demand become quickly irresistible.

The organisation of the working classes has intensified all this; it has made them conscious of their own existence as they have never been before. They are brimful of earnestness and hope; they have become used to fighting industrial battles on their own behalf, and if they once suspect unfairness in politics they will fight political battles possibly with more determination and energy than wisdom. With the spirit which is now abroad in the country it should be the object of every statesman, even of every politician, to seize each opportunity of allaying class feeling. Payment of members affords such an opportunity; it is already recognised as such by working men themselves. They are putting it forward as a test question, and if the granting of it is refused by a House of Commons which is composed chiefly of rich men and employers they will draw bitter conclusions, and class feeling will be dangerously intensified. In fact, it comes to this—that to refuse payment of members now would distinctly increase class distrust, and make it more difficult for men of wealth, leisure, or education to win the confidence of large wage-earning constituencies.

Not less powerful and grave, though more indirect, has been the effect of the spread of education on this question. In public offices, in clerkships, in shops, in all ranks of skilled labour, in factories, in mines, and in almost every grade of work, are now to be found men not only of ability, not only of great natural power of thought, but with all their faculties pointed and made active by education and wide reading. In many such men the consciousness of power, of aptitude and mental equipment for public life, inspires an intense desire for scope and opportunity. Under no system, perhaps, can they all have as much of this as they wish, but at present they are shut off even from the hope of it. The ambition, which is backed by knowledge and ability, is an honourable one, but when repressed it may become dangerous in proportion as its services, when given free play, may be useful. Almost everywhere now are to be found men who become little centres of thought in their own neighbourhood, and draw after them more or less following. When this following and this influence become considerable, as is often the case in large towns, the natural place for them to find expression is through the mouths of the authors of them in the House of Commons. When this is not so, the centres of thought become centres of agitation; the fact that it is the want, not of ability or knowledge or mental grasp, but of wealth, that bars the way, makes the attacks on property exceptionally bitter. Sarcastic attacks on one side provoke sneers on the other, and we are kept continually one step further than need be from even the beginning of a reasonable and fair discussion of social problems. I will go further and say that to the hopeless exclusion of numbers of able and active-minded men from Parliament is due a great part not only of the demand for payment of members, but also of that restlessness, of that want of confidence and spontaneous interest in the House of Commons, which has lately begun to be apparent, more especially in London.

Surely, then, it is not possible for anyone, who does not wilfully blind himself to what is going on around him, to help admitting that the demand for payment of members cannot slacken but must gather force, and that rapidly. Anyone with the most ordinary powers of observation must see this, and directly the Conservative party begin, if they ever do, to attach to themselves not only the indifference but the active minds of the wage-earning classes, they will *feel* it too.

So much, then, for the causes which create a demand for payment of members. We have now to consider the nature of the opposition to it. It has hitherto been attempted to justify the proposal on the ground not of its own intrinsic merits, but of its being a necessary part of a great democratic movement which nobody thinks of resisting. The opposition endeavours to ignore this fact, and attacks payment of members as if it were a separate and isolated proposal having no special reference to any circumstance of time or place, and no connection with any larger influence in politics. The discussion, therefore, is apt at times to leave the solid ground altogether and become a battle in the air, but still in the course of it I hope some of the merits of the question will stand out clearly.

The opposition to payment of members is founded chiefly upon a sentiment, one which is not of the growth of to-day, but has been inherited from previous generations. In saying, however, that it is founded upon sentiment, I do not mean to infer that it is weak or superficial; on the contrary, sentiment is a strong power which often erects itself into the place of principle, and is most fertile in argument and resource. What I do wish to convey, however, is that the opposition is unprogressive, that it is losing and not gaining ground. It is like an old tree which reached its full growth long ago; the soil round its roots is exhausted; it flourished once when its situation was more sheltered, but now that it is exposed, and is freely blown upon by every gale, it puts out no fresh shoots and becomes more shrivelled every year. Still payment of members is regarded by many men of intellectual eminence in this country with feelings of genuine dismay and horror, and they honestly believe that it will destroy our national greatness by degrading the House of Commons both intellectually and morally.* The danger, it seems to me, is all the other way. It is no doubt want of confidence in the House of Commons that produces instability outside it. So much is true; but are not a feeling of exclusion and a belief that representation is not free and adequate the very things that will undermine confidence in the House and degrade it in the eyes of the people? It may be that times of stress and crisis are before us, and if so, the first essential is that the House of Commons should be regarded by the people as a thoroughly representative body. Unless this is so there will not be that trust in its fairness, without which not all the virtues that ever were amongst its members will be able to gain for it respect and authority. The danger is that the House of Commons may come to be looked on not as the expression of national wishes, but as an obstacle to them. To escape this it must open its doors wide, must avoid even the suspicion of a desire to narrow the entrance, or else in times of crisis the steady character, the activity, and the good sense, which are now usually found at the head of each party, will be absolutely powerless, perhaps even an additional source of friction and the cause of an explosion. Incompetence and shiftiness may do mischief at any time, and no conditions can completely guard against them, but the point is that without free representation even ability and character in Parliament will lose authority over the people.

---

* Some of them, however, constantly hint that the House of Commons is now no longer what it once was, has *already* fallen into decadence, and is ruining the country by its incompetence.

It is contended that the dignity and prestige of members will disappear if they are paid. In a certain sense these have gone already, for in old days more reverence used to attach to the position of members of Parliament than is the case to-day; but so it was with position of all kinds. Nowadays people look less at the office and more at the man. The dignity of a member of Parliament used to be that of repose; it now has to be won by ability or industry; it used to come naturally or be paid for; now it has to be worked for, and the salary will not be an obstacle to winning it, but on the contrary will help to provide an opportunity for doing so. Now that indiscriminate reverence for office of all kinds is dying, the prestige of a sitting member is sometimes damaged by the suspicion that his choice has been due rather to a process of exclusion than of selection.

Mr. Goschen, in a speech at Cambridge in October, made much of this objection on the strength of some taunts which were once hurled at paid members in Paris, but the motive for those taunts was not the fact that the members were paid, but that they were out of touch with the populace. It was not their salaries but their opinions or conduct which provoked the sneer.

"Yes," it will be said, "but this is the very point; payment of members will sap their independence and will produce a class of representatives who, by the very nature of them, cannot command respect; in other words, it will lower the character of the House of Commons." It can only do this, if at all, by displacing some of the old class of members and introducing a new and inferior lot instead of them. Who are the men most likely to be displaced? Are there any members now who lack independence, who will go to any lengths to keep their seats, swallow any opinions, and indulge in any amount of flattery? Are there any carpet-baggers who descend hurriedly upon a constituency from a distance solely in order, on their return to London, to use the position of member for it as a sort of spring board, whence they can make a better grab at some object of social, professional, or commercial ambition? If there are any such, these are the men who will be first in danger from payment of members. At present numbers of good constituencies fall a prey to men of whom they know nothing, not from any lack of men of ability and high character among themselves, whom they both trust and would like to choose, but solely because the local men, who are continually pressed to stand, cannot afford the extra expense of life in Parliament. No doubt under a system of payment of members some needy and unscrupulous adventurers will find their way into Parliament, but they will do so largely by displacing other adventurers who are less needy but not less unscrupulous; some people, in arguing against payment of members, seem to forget that there is room for improvement as well as for deterioration in the character of the House of Commons. When the career is open to all there will certainly be more men in public life who will make a reputation for ability, and why are there to be fewer who will add to it that of high character as well? By making the choice of electors free we shall certainly place more talent at their disposal, but we shall not make their discrimination of character less than it is now. As to men of established reputation being ousted by adventurers, I cannot see what there will be in payment of members to make constituencies less proud than they are now of being represented by names which have won a high place in public esteem.

There is a great scare got up about professional politicians, but it is inevitable that politics should become more and more of a profession. If the phrase has a disagreeable sound, let us put it in another way with which everybody will agree, and say it is becoming less and less to any member's credit that he should be absorbed in any business except that of politics. Social problems have made politics a serious business all the year round, and electors already demand that their representatives should pay serious and constant attention to public affairs. No doubt there are cynics who say that too many members in the House of Commons attend to the business already, and who will throw up their hands in horror at the idea of any increase in the number of these. "Just imagine," they will say, "the Estimates being discussed in a full House!" For all that, however, it would be better to have strict and businesslike criticism of the Estimates with a full attendance than to have a few busybodies on one side, whose object is to embarrass, and a large inert block on the other, which is absolutely at the disposal of the Government. This is the system which has existed for some time, whichever party has been in office, and the result of it is to make the Opposition reckless, the Government defiant, and to destroy effective criticism of public expenditure. I must return to this subject later on in connection with another point, and it will be enough to say now that payment of members will probably keep the House of Commons fuller, but that a full House often tends to improve the quality rather than to increase the quantity of criticism.

It must of course be admitted that assertions on both sides with regard to the future effect of payment of members in the House of Commons cannot at the present moment be demonstrated with certainty. Some of them will remain, probably for ever, matters of opinion and argument, and it is not on any of these that I have based the main justification for the proposal, neither is it by any of them that the demand can be overthrown. It does seem, however, that in this country there is some reason for believing that men who try to make politics a purely selfish profession will not succeed in large numbers, and those of them who do will have hard work to keep their places, for the game of deceiving the public is a difficult one to keep up. At the worst they will be always in the grip of the electors, and the more worthless and selfish they are the more sensitive will they be to that grip. It is with the electors that the dignity, honour, and safety of politics must always reside; payment of members cannot vary this responsibility. It is therefore urged once more that to place freely at the disposal of electors all the men whom they know best, who live amongst them, or whose reputation is famous with them, will not lead to the degradation of the House of Commons. If that House does fall into decadence, it will be for reasons lying far too deep to be produced by such a change as is now proposed.

Still, however, it is no doubt the case that Mr. Stanhope, who already receives some thousands a year for his work at the War Office, is lately reported to have said that he would rather retire from public life than accept as many hundreds a year for his work as a private member of Parliament. It is to be hoped that he will reconsider this decision, but such a wild statement as this makes one suspect that some of the opponents of payment of members have not yet begun to think the question out, and that their opposition to it is founded not on insight and reflection, but on blind impulse. It is our wish to try and import reflection into the controversy, for the arguments in favour of our proposal are direct and practical, meeting us in the face every day; and we must go on placing them continually before Mr. Stanhope and all people who walk with their heads so high in the air, on the chance that they will catch sight of them; if not, they will certainly have a fall and the fault will be their own. If they complain that we have not dispersed their fears and overthrown their arguments, we can only reply that these are so vague and uncertain, and rest in such sentimental apprehensions, that we can no more pursue and grapple with them than we can with shadows.

There is indeed one practical concrete fact which is alleged to be against us. We are told that the reputation of representative bodies, in which members are paid already, does not stand so high as does that of our own. Even if this fact be admitted, we are still not sure of the cause. We generally attribute our national greatness to the national character. Why should we not attribute the superiority of our representative chamber to this as well? In the Colonies, as in the United States, politics have not yet had the same absorbing interest that they have had for us at home. Men there are scattered about busily engaged in developing new lands; neither the traditions of the past nor the exigencies of the present urge the noblest characters to exert themselves in political affairs as they do at home. If we once enter upon this somewhat invidious comparison, we are led away immediately into the consideration of innumerable distinctions of conditions and endless causes of difference which cannot be properly adjusted and weighed, till it turns out after all that the concrete fact is more vague and uncertain in its effect on the argument even than the objections of sentiment. Indeed, no attempt is made to show that the presumed inferiority of other representative chambers proves anything as regards payment of members; the supposed fact is asserted, and the audience is left without a shadow of proof that payment of members is the cause of it.

Having dealt so far with the prospect of the House of Commons being demoralised by the flooding of it with men of inferior character—"youthful barristers and penny-a-liners," as Sir Michael Hicks-Beach says he fears it will be—we have now to consider what effect salaries will have on the independence of members who are otherwise neither better nor worse than the present men. Will a salary undermine the uprightness of well-meaning members? Will it turn them into delegates? It is not possible, I fear, for it to be the first cause of what has been done to a great extent already. The development of party organisation, of newspapers, and of telegraphs has done very much to turn members into delegates as it is. The officials of either party adopt their programme after careful efforts to sound public feeling; they then proceed to carry it out, and in doing so resort, if need be, to party discipline of the most stringent character. Curiously enough, too, it is on the Conservative side, amongst the wealthier party, to which the proposed salary would make the least difference, that the minimum of independence is found already. Indeed, the lifeless obedience on the Conservative side and the comparative insubordination on the Liberal are mutual sources of reproach, though it is on the Liberal side that the few paid members are now to be found. It is probable, no doubt, that under payment of members more men will enter public life whose livelihood will depend on keeping their seats, but they will scarcely be able to humour their constituencies more than is done as a rule now by wealthier members of Parliament. "But," it will be said, "if this is so already, why do electors wish for a larger choice of candidates? On your own showing they are already supplied with pliable and obedient members; what more do they want?" As was stated above, electors look upon a free and unrestricted choice of candidates as a matter of abstract right and logic; this in the first place. In the second place, they want something more than promises extorted by persistence and votes given under pressure. They crave for sympathy; they abhor pliability combined with indifference; they may be angry and storm when their members vote contrary to their wishes, but they want something more than a mere delegate for all that. Establish payment of members and we shall, it must be admitted, increase, at anyrate in some cases, the amount of pressure which constituencies can bring to bear. But will there be no counteracting influence? I think there will be, for a wider field will be opened to the search for sincerity and earnestness. These are the qualities which all electors value, and which they will not, if they can help it, go without. With a free choice of candidates there will be an increase of these qualities in Parliament, which will more than compensate for the pressure brought to bear through salaries. An increase of pressure there may be, but it will have harder material to work on, since some at anyrate of the infinite elasticity of indifference will be exchanged for robustness of conviction.

The pressure of a salary, too, will not be felt universally. To a man of independent means the additional salary of £300 to £500 will be no active inducement to remain in politics; he will, if not a Londoner, always save at least as much in money by withdrawing into private life, to say nothing of the extra time that will then be at his disposal for other purposes. It is to prevent public life being a heavy pecuniary sacrifice to such men, not as an inducement to enter it, that a salary is proposed.* It is, then, only the men who have no other means of livelihood, or who cannot resume their professions if they lose their seats, who will feel the pressure, and a large proportion of these men will come from the wage-earning classes.

These are the very classes of which both parties admit that they wish to see more in the House of Commons. The drawback even under payment of members will continue for many years to be, not that there are too many, but that there are too few of them in Parliament. Working men like to feel that they are free to choose a man of their own class, but it is a right which they exercise very sparingly. It is only where constituencies are composed chiefly of one trade that a working-man candidate readily receives support. The large mining districts are examples of this; but take constituencies composed almost entirely of working men, but of men belonging to different trades, and the difficulty of getting men of one trade to vote heartily for a man of another trade is at once apparent. There is more solidarity amongst labour than there was, and that this is so is due to untiring organisation and to the great ability and breadth of view displayed lately by men eminent amongst the working classes, who have turned the pressure of economic conditions to high account and tried to make it a uniting and harmonising instead of a disintegrating force. Still, however, electors belonging to different trades have a tendency, and a strong one, to go outside their own class and choose some local man, who in the possession either of means or education is more fortunate than themselves, and numbers of the best and keenest of such men cannot under the present system afford the extra expense of life in Parliament.

---

* It has already been argued above that payment of members will place London men at a disadvantage in the provinces as compared with local men.

As far, therefore, as the wage-earning classes are concerned it is said point blank that there are too few of them in Parliament, and that payment of members may help to improve this state of things without any danger whatever of carrying this class of representation to an oppressive excess. I think the accuracy of the second half of this statement is justified by past experience, both of the actual number of labour members who have been returned to Parliament and of the difficulty of securing the election even of these few. The truth of the first half of it is proved by the prominence of labour questions in politics, and by the conduct and high reputation of the present labour members as a body, both inside and outside the House of Commons.

This article has now reached the committee stage, to use a Parliamentary metaphor, and some attention must be given to details before it is concluded. There are, however, three other changes which the adoption of payment of members either presupposes or brings up for discussion, and I think I ought at anyrate to mention them.

The first is that the cost of registration and election expenses should fall on public funds. This is absolutely essential to give the electors that freedom of choice on which the justification of payment of members mainly rests. Indeed, if the country will not make a point of and insist upon this first change being carried out, I am ready to admit that it is not in earnest about payment of members, and that I have greatly over-estimated the strength of the demand on which the most important part of my argument has been based.

Secondly, if we abolish the entrance fee and subsequent pecuniary obligations entailed by holding a seat in Parliament, we may have to adopt the second ballot. Under the new system many more competitors may start, each group of electors may recklessly back its own fancy, and though the strong dislike of the British elector for anything but a fair, open stand-up fight between two men only will do a great deal to moderate this tendency, still some further check may be necessary. Otherwise a candidate backed solidly by one-fourth of a constituency only may be returned owing to slight differences of detail in personal preference among the other three-fourths, who are agreed in principle. I can see no other means of averting this evil except a second ballot, accompanied by some penalty imposed on any candidate who fails to secure a reasonable number of votes. It is argued that, owing to the difficulty of getting electors to the poll a second time,* this system will still result in misrepresentation. The second ballot is, however, not a condition precedent of payment of members, and need not therefore be discussed at length here. It is, however, one which we shall have to consider subsequently to, if not simultaneously with, the passing of payment of members.

Thirdly, if members of the House of Commons are to be paid, and also to display a higher average of attendance there, the numbers may be reduced. With payment of members this would be an economy both of money and time, and business would be better done. I have stated above my own opinion that with a fuller and more constant attendance business of a non-contentious character, such as Estimates often are, would be greatly facilitated. I think this would be so, because there is less trifling with a full House than with an empty and desultory one. A more generally diffused activity and keenness, even amongst 670 members, would forward non-contentious business more quickly than is the case at present, and to some extent, therefore, payment of members even without a reduction of numbers would improve the procedure of the House. But a still better result would be obtained by an increase of attention and a reduction of numbers, and my point may be strengthened by a quotation from Sir Charles Dilke's "Radical Programme":—

> The Liberal party is already committed, among proposed political reforms, to payment of members; but if they are to be paid, the electorate may come to think we have too many of them. A decrease of the numbers of the representative Houses, although in each case the numbers were small by the side of those of the Imperial House of Commons, has already been brought about under payment of members in two democratic communities. The diminution of numbers, which answered in Greece, and which has been enacted in New Zealand, might possibly be beneficially adopted here. Far more business could be got through in a more businesslike fashion by a smaller body.

---

* A second ballot only takes place when no candidate has at the first attempt secured more than half the votes.

I certainly regard payment of members as providing both an opportunity and a lever for carrying out a reform which, accompanied by large delegations of power to local authorities, ought to be possible, and seems to be most desirable and even urgent.

The actual Bill for payment of members ought not to present many difficulties. It will require considerable momentum imparted to it by public opinion to bear down the opposition to its second reading, but it will have few of those difficulties of detail which so often delay complicated bills for years. There will perhaps be a struggle over the source of payment. The party opposed to it will demand that the salaries should be charged upon the rates. They will do this with the object of making the measure and the party proposing it unpopular, but they will attempt to support their contention by specious arguments of principle. "A member," they will say, "sits for one particular constituency; he is chosen by it and he should therefore be paid by it. The constituency is responsible for his presence at Westminster and should be also responsible for his salary." And so on, with exhaustive variations. Such arguments are plausible enough, but when the time comes they will be swept away by the reply that each member when he enters the House of Commons, the ruling authority of the whole country and empire, ought to become something more than the representative of one constituency. I have dealt above with the fear that payment of members will degrade the House by sapping the independence of its members and turning them into the slaves of their constituencies. It will be further attempted to quiet this panic by answering that, on the contrary, each member must be regarded as the servant of the State, and by the State, therefore, must he be paid. It can hardly be doubted that this view will prevail; it has not less plausibility than the one opposed to it, and has, in addition, the advantage both of force and dignity. Out of their own mouths will those who now oppose payment of members on abstract grounds of independence be judged. In the last stage, too, when the main question had been decided, an attempt to charge salaries on the rates could no longer scare people away from payment of members as a whole; the only result of it would be to make, not the main proposal, but the authors of the rating amendment unpopular. It seems, therefore, highly improbable that this point of detail should delay the introduction of the measure, and quite impossible that it should obstruct its progress afterwards.

Another question of importance is the amount of the salary. There will be a fine personal flavour about the discussion of this, which may add piquancy and brilliancy, if not lustre, to the debate. After all, however, this cannot be a seriously complicated or prolonged discussion, for each sum proposed must soon be fixed or rejected.

The general opinion seems to be that the salary should not be less than £300 nor more than £500. The idea is that it should secure independence and reasonable comfort without tempting avarice or greed; a plausible proposition, but one which no uniform salary can completely put in practice. What is a golden dream to one man is a mere bagatelle to another, and we shall have to run the risk of offering temptation and fix the amount solely with reference to the maintenance of a member of Parliament. In the long run I venture to think that £500 will be the most suitable amount; even as it is, it will be none too easy for members from the far north, if they are poor men, to make both ends meet. Travelling expenses mount high in these days when the mobilisation of public speakers, often at their own expense, is so rapid and incessant; board may be cheap in London but lodging is not, and a member with a wife and family will often on grounds of health or economy have to provide a house for them in the country as well as rooms near Westminster for himself. When members are paid it is most desirable that the thing should be done well, and that as far as the necessaries and the ordinary comforts of life are concerned a member of Parliament should be placed above any need to neglect his public duty in order to supplement his salary. Opinions will differ as to the exact amount necessary to secure this; it is therefore enough to say at present that it will be well to err on the right side, if at all, and that underpayment is the greater danger of the two.

A proposal has been made that the payment of members should be optional, and a salary given only to those who ask for it, but this must be put on one side. As long as a few members are paid by trades unions or subscriptions, that is a private affair of which neither the general public nor their colleagues in Parliament have cognisance. But publicly to pick and choose amongst members would be to create an invidious distinction, which might in mean natures and in the heat of party controversy give rise to reproaches akin to the slur of pauper relief. Sensitive natures would shrink from the chance of incurring such taunts, even though these would be both ungenerous and untrue.

Payment of members, then, will not be a complicated measure to carry; it will also not involve such a vast expenditure of money as to make the country recoil from undertaking it. If we deduct from the numbers of the House of Commons all who are already receiving official salaries or pensions, we shall certainly not have to provide for more than 650 members. At £500 a year each, the most this can amount to will be £325,000; at £300 a year, to £195,000; in either case a very small addition to the annual expenditure of over £80,000,000. There is therefore nothing, either in the amount of money required or in the difficulty of drafting a Bill, which need for a moment deter any government or any minister of even the most moderate ability from introducing a measure for payment of members.

In writing this article it has, of course, not been possible for me to ignore the fact that payment of members is now a party question; the Liberals are officially pledged to it, and the Conservatives offer to it a uniform and unsparing opposition. Each party accuses the other of adopting or opposing the measure solely to suit party interests, and Liberals are freely asked why it is only at this time of day that they have discovered the merits of it. I wish for a moment, in conclusion, to consider why this is so, and why it is only at the eleventh hour, on the very eve of its passing, that the merits of a question like this are beginning to receive adequate and serious discussion. Nothing is ever discussed properly in public till it has come within the range of practical politics. The country at large is too busy for theorising, and will always live from hand to mouth in politics; the workers have no time to elaborate theories; the thinkers, as a rule, are not subject to that pressure, which alone can shut the door on prejudice and idiosyncrasy of temperament, direct thought into the true path of the future and urge it forward. Many lights are always being thrown in front and all around, which show many an opening here and there, but they fall at random, and by their fitfulness and variety cause uncertainty and confusion. So it is that people do not trust and follow any of them, but hang back together till they are decided by pressure. Pressure is very gradual, and progress therefore, though irresistible, is slow. In this struggle forwards the Liberal party, though eminent, does not occupy the position of pioneers. Its function as a party is to announce the popular decision, to devise means for giving effect to it, and to overcome obstacles. Hence it is that, though continually assailed by the reproaches of those in front of it and by the attacks of those behind, it is constantly being in a majority, and that the measures which it has once adopted are sooner or later carried out. Amongst these measures payment of members must now be classed. It is true that it has only quite lately been admitted to a place in the authorised programme, and that a generation sometimes intervenes between such admission and the final passing into law; but then of all the measures, new and old, advocated by the whole Liberal party at any given moment, it often happens in the order of their passing that the first are last and the last first. Payment of members, though one of the last that has been adopted, may be one of the first to be carried, and I base the expectation of this on its growing harmony with the conditions of the time, on the consequent strength of the popular demand, and on the comparative simplicity of the measure itself.

OUR TRADE IN DAIRY PRODUCE.

BY JAMES LONG.

AUTHOR OF "BRITISH DAIRY FARMING," "THE DAIRY FARM." LATE PROFESSOR OF DAIRY FARMING AT THE ROYAL AGRICULTURAL COLLEGE.

THE figures which we supply in this paper sufficiently denote the extent of our butter trade with other countries. Some have been almost daily commented upon either in the press or upon the platform, more especially since the County Councils of England have devoted a portion of the funds placed at their disposal by the Government for the purpose of promoting agricultural education. The countries with which we do the largest amount of business as butter buyers are Denmark, France, Holland, Germany, Sweden, Italy, and the United States. For all practical purposes we need only refer to Denmark and France, the former representing the system followed in the two sister Scandinavian countries of Sweden and Norway. Although Denmark is more generally quoted in connection with the shortcomings of our own system, we regard France as the more important competitor with the dairy farmers of this country, inasmuch as she produces a finer butter, which not only competes at this moment but is likely in the future to compete more extensively than the butter of any other country with the best of our home produce. The highest class of consumers prefers butter of a mild character, lightly salted; and it is this class of butter which hundreds of teachers are now engaged in England in instructing the public to make, and which, once understood, will be preferred by most educated tastes to the more strongly flavoured and salter butter which comes from Denmark, Sweden, and Norway. The French are thorough masters of the system they follow, although that system is confined to but a small part of France, and many of them know how to obtain prices which vary from 1s. 9d. to 2s. 9d. per lb. in the markets of Paris. The butter produced in Denmark, on the contrary, is, as we have suggested, of an entirely different class, adapted for the consumption of the artisan class of our population—a class which we are bound to say is all-important in connection with this matter, but one which has shown distinct preference in the past for a larger percentage of salt and a more pronounced flavour than is found upon the tables of the wealthier portion of the community. We have, however, hopes that in the future this large consuming class will be gradually weaned from its patronage of the foreign trade and induced to patronise the produce of our home markets. And there is an indication that, in spite of the proverbial fancy for flavour and salt, those who so extensively buy margarine, which is made to imitate mild butters as nearly as possible, will, where they can afford it, prefer the pure to the spurious article. The French trade commenced during the Franco-German war, when, the larger markets of France being closed, one or two bold spirits opened communication with certain London houses, with the result that a substantial trade was rapidly secured and continued increasing year after year until it has reached its present enormous dimensions. In Denmark and Sweden the visitor is astonished to learn for the first time that French butter, which is there termed sweet butter, is made from sweet cream, and that it will not keep in consequence. This is the general ground of the preference which the Danes claim for their own butter, which is termed sour butter, being made from artificially-soured cream. Now, of the two systems the French is to be preferred, the cream there being ripened artificially—that is to say, by a sufficiently long exposure to the air—and we believe that in consequence the flavour is milder and finer, and that the best samples consequently obtain a much higher price than is ever obtained by the best dairies in Scandinavia. We have on several occasions gone right through the entire system of French butter-making, both upon French farms and French factories and blending-houses, and we therefore have no hesitation in stating in general terms—we have no space for details—what that system is. It must first be mentioned that the cream separator—the mightiest engine in the dairy world at the present moment—is comparatively little used in France as compared with Denmark, where it is found all over the country. Where the separator *is* used in France, the system followed and the butter produced closely resembles that produced in the factories of this country; but where it is not used very great care is taken to follow the old Norman system in its entirety. That system is in one respect the opposite of the old English system of setting milk in shallow vessels in which a large surface of cream is exposed to the atmosphere. The French vessels—*terrines* as they are called—are conical and deep, with a small hole and plug at the bottom; these are filled with the milk as it comes from the milkers after straining. They are placed upon the stone floor of the milk-house or in a trough of water which is sometimes running; here they remain until, the cream having risen to the surface, the whole mass is coagulated. The cream is then removed with a suitable utensil, and when in the judgment of the dairy woman—usually the farmer's wife—it is fit for churning the work commences and it is converted into butter. The skim milk, now in the form of curds, is in the majority of instances used wholly and solely for the purpose of feeding calves, and this fact should be especially noted, for it is one which has been continually denied and even ridiculed, and without any other addition to their ration it converts them into veal for the Paris market. The butter is therefore not only produced from sour cream, but from cream which has lain upon milk which has spontaneously coagulated. As a rule this butter is either very slightly salted or washed in brine, and sold to the Paris factor or at the nearest market to the agents of the large blending-houses which are spreading both in Normandy and Brittany. The largest of these houses is that of Bretel Frères, at Valognes, near Cherbourg, which we were permitted to inspect some time ago, when we found a very large staff of employés engaged in the process of grading and blending each grade, chiefly for the English market. The farmer takes his butter to the market *en masse;* he bargains with the buyer and the butter is despatched the same afternoon to the factory. On the following morning the baskets are opened and the butters turned out upon large stages where each is tested by an expert, all lots of the first quality being set aside for blending together; those of the second, third, and sometimes fourth quality being similarly treated. In the first place it will be recognised that however careful the makers may be, and however similar the systems they follow, their several butters cannot all be alike in colour or saltness, and therefore, as they are blended upon the enormous revolving machine upon which this work is done, they are coloured of a deeper hue, salt being added if necessary in order that the butter resulting may be of one shade and one degree of saltness. As thus prepared the best samples are ready for manufacturing into rolls, work which is done with wonderful rapidity, and packing in cases which are made upon the premises; or, on the other hand, for placing in large lumps in the conical baskets which are so familiar in the London markets. We may take it, then, that the mild French butter which is so generally found in London and some other large cities, is a mixture, and that, however much it may be appreciated by a certain class, it cannot be so agreeable to the consumer, rich or poor, as samples made in this country which have never been touched by hand, which have neither been artificially blended or coloured and subjected to shipment, although sold in the most enticing form in the best shops of the Metropolis. Naturally, skilful and practical people, like the factory men of Normandy and Brittany, do not confine themselves to mild butter. Recognising the distinctive tastes of the people of these islands they have developed a trade in salt butter, but it is not the salt butter of Denmark, either in flavour or in its degree of saltness. In the butter trade many large buyers have developed an unwritten standard for butter, and they frequently refer to what they term waxiness and toughness as exemplifying the peculiarity which good butter alone possesses. We cannot help thinking that some at least have, perhaps insensibly, taken their cue from the French blending-houses, for we have never in our experience observed the butters of this country or even those of Denmark, however high their quality, to be superior in toughness to those which have passed beneath the blending machine, which has had so much influence in raising the large class of Norman farmers to the independent position which they now occupy. As it is the pride of the Danes that their butter will keep for a long period, so it is the boast of some of the London houses that they are enabled to send out practically identical samples of French butter from year end to year end, and it is in our own experience that one house in particular has sent out a brand for a number of years which, so far as we have personally been able to observe, has absolutely never varied. It is excellent butter which is made for the English market, but it is blended, and the peculiarity is striking, yet, while we cannot find fault with it on account of its flavour, saltness, or quality, it is not to be compared with the best butters which are sent to the Paris markets, or to the best English which is now made upon thousands of farms. We have often compared fine blended butter with a margarine blend of the highest type, which, clean on the palate, sweet, and mild, yet soon tells its tale, and fails to satisfy the requirements of a particular consumer. In connection with this subject we cannot but think that the French system might be followed in one particular—instead of the farmer sending his butter to the grocer, instead of his wife taking it to the market, as is still extremely common in many country towns, it would be well if he were enabled to market it in bulk, not for the sake of the retailer, but to enable the large buyer to obtain what he so often tells us he wants—large quantities of a good article of uniform and consistent quality. We need scarcely observe that such markets need not be general, but they should be special, and perhaps in this country the home market might be supplied more perfectly and a check placed upon the foreign trade.

We may now refer in a few words to the Danish and Swedish system, which is the only other system as yet playing a great part in connection with the English trade. In the past, and to a small extent at the present time, the cream used in butter-making was raised by the aid of ice under what is known as the Schwartz system. The warm milk, placed in deep vessels, was plunged into tanks of water reduced to about 40 degrees Fahr. by the aid of ice; now, however, the separator, as we have above remarked, is in full force, and the cream is skimmed off in the machine at a very high temperature. In some of the best factories and dairies this cream is cooled by passing over refrigerators immediately it leaves the separator. Towards the evening the cooled cream is placed in a large movable tank of wood, and sour buttermilk, varying in quantity from a half litre to two or even three litres, is added, the whole mass is stirred, and it is kept at a temperature of from 60 to 62 degrees until the following day, when it is churned. As in France and England the butter is produced in grains, but in opposition to the practice in those countries, where, the buttermilk being removed, the butter is washed in pure cold water, neither Danes nor Swedes wash the butter at all, simply extracting the buttermilk, first by gravitation and afterwards by the use of the hands or of the butter worker. Practically, therefore, the moisture remaining in Danish and Swedish butter—and there is always a considerable percentage in all butters—is buttermilk, that found in British butter of the best class being practically pure water. It will be observed that the hands of the dairy woman are constantly used. This, in the first place, is an objection, for scientific teaching and common sense alike dictate that the hands should never touch so susceptible a food, and on no consideration should they be used in kneading, pressing, and working it, although this is regularly done. The butter made and once worked is placed in small lumps in a large case, box, or cupboard, which is cooled by the aid of ice, and here it remains until it is quite firm. It is subsequently worked a second time, when the salt is added at the rate of from 3 to 4 per cent. It is left a little longer to harden again, and subsequently packed in the familiar tubs, which are of bright, clean, well-seasoned wood, nicely finished off with white cloth, the head fastened down, and despatched to a British market. The despatches from Denmark are once a week only, but Professor Segelcke, who has taken the leading part in the education of the Danish dairy farmer, recently impressed upon us that it was his great desire to obtain two despatches instead of one, in order that the market over here might be supplied with a fresher article. The Danes do not profess to produce what they call sweet butter. Unlike our own, their butter is not mild. When we speak of British butter we refer only to that made under the modern system, and we confess, having very keenly criticised the butter made in every other great European dairy country, that we believe it to be the best of all. They produce a specific article for a particular class, and there is little doubt that their trade lies chiefly in the large manufacturing districts of the north and north-west of England. There are, however, large districts in which inferior butter is made in this country, but with proper organisation there is no reason why the makers should not turn out an article superior to that which arrives from Denmark—superior by its very freshness—and gradually oust it out of the market. That it should be possible for foreigners, working under very similar conditions, to take possession of large and important markets close to the doors of similar producers to themselves says a great deal for their energy, their skill, and their organisation. We are inclined to think that it is somewhat erroneous to attribute the extraordinary trade which they have developed to the quality of their butter alone, for, although it is the best of its kind, that kind is not of the highest class, and it will never commend itself either to the best judges or to those who are dissatisfied with anything less than the finest article in the market. It may, perhaps, here not be out of place to remark that the Danes entirely repudiate any connection with the very attractive shops which have become very general in this country, and which are known as Danish butter shops. Some of the leading Danes with whom we came into contact expressed their belief that these shops did considerable harm to genuine butter businesses, and that their pre-eminent object was the sale of margarine and not the sale of butter. Tradesmen, however, have a right to sell what they like so long as they conform to the law, and we hope this is done by the merchants in question.

BUTTER.

THE butters of the world are of a very varied nature, and yet in our experience samples of the most perfect type—whether made in these islands, on the other side of the Atlantic, or in the various countries on the Continent of Europe—very closely resemble each other. The finest butter produced in this country is undoubtedly that which may be described as mild and lightly salted, such as is made under the modern system of washing and ultimately brining in the churn. Undoubtedly by far the larger portion of the public consume butters which are more or less heavily salted, and yet it is questionable whether there is any single teacher, including those engaged in the County Council and other working dairies, who is giving demonstrations in the manufacture of salt butter. The fact is that the more the public know about butter the more they learn that heavy salting is not necessary to enable it to keep, and the more they learn what good butter is the more generally they will prefer mild and either unsalted or very lightly salted butter to that in which salt plays so conspicuous a part. If we were asked to define what good butter really is we should reply that it should be waxy and tough, a firm roll breaking in halves and disclosing a grain, which resembles that of a piece of broken cast-iron. It should be mild, aromatic in flavour with a slight *penchant* of salt, and rich, yet not so rich but that it would be edible in large quantities. We remember that in times gone by consumers were far less extravagant than they are to-day, but the fact really is that the fine butters which are now made are so much more palatable and delicious, and that they are used in far larger quantities by those who can afford to pay for them. Such butter as we have described may be seen not only at the great London Dairy Show, but at all the best butter exhibitions in whatever county they are held, and their number is increasing year by year. They are also exposed for sale by auction in the large market of Paris, where we have personally seen samples knocked down at prices equivalent to 2s. 1d. per lb.

Large quantities of salt butter are still made in this country, and in some instances with which we are acquainted they are retained in a cellar until they are required by the merchant. The result is that they obtain very low prices, being less fresh than imported butters and much inferior in make and quality. The salt butters of Denmark—indeed they are all salt in that country—are superior in make to the salt butters of Great Britain, and it is only in this particular that the Danes and the Swedes have shown any superiority over us. An inferior butter is not only imperfect or strong in flavour, but it contains a large proportion of water, casein (the cheesy matter of milk), or salt, or perhaps of all these matters; for example, taking a set of about one hundred Somerset House analyses the curdy matter present varied from ·11 to 5·32 per cent, and the salt from 4·15 to 20·75 per cent. These figures are most important and are well understood in the trade. Let us take the worst of these samples, which only contained 69·97 per cent of pure butter fat—very little more than two pounds in every three pounds of butter; the water present was 13·59, the salt 15·08, and the curdy matter 1·36 per cent. On the other hand there were samples which contained less than 5 per cent of water, showing that butter can be made almost perfectly dry, while in one instance a sample contained 93·12 per cent of pure butter fat, the proportion of salt present being 1·54 per cent, which would rather improve than detract from the flavour. It is therefore evident that those engaged in the butter trade have considerable power in their hands if they choose to exert it in influencing the manufacturers for the better. That the butter we describe as the finest is of the correct type is very strongly supported by the action of the manufacturers of margarine, almost all of whom are trying not to produce the strongly flavoured salt butters, which come from Denmark and other countries, but the fine mild butters which we make in this country and which are so largely manufactured in France. Margarine is not so largely sold to the great middle class as what are termed blends or mixtures, which contain varied proportions of margarine in union with butter. These blends are now so perfect that in many instances experts have found it practically impossible to decide whether they were blends or pure butter. At the recent London Dairy Show at least one of the prize samples was pronounced by a number of experts to be a blend, but no action in the matter could be taken in order to ascertain if this was a fact, inasmuch as no protest had been entered. In one instance which came beneath our notice we incidentally tasted a sample in a West-end establishment, which, knowing the character of the business, for margarine was not allowed to enter the premises, we pronounced to be a mixture. The salesman had purchased it for pure butter, and it actually arrived in a box which was branded "warranted pure butter." The sample was taken to the merchant from whom it was purchased, and on the floor of his warehouse were many hundreds of similar boxes, all of which, it was stated, had been received from the other side of the channel. An analysis was made by a very well-known chemist, and it was declared to contain 25 per cent of margarine. This fact shows the insidious nature of the trade, which is undermining not only the butter business of this country but that of the world. That it should be possible for the Chicago cattle men to utilise their offal fat, and the margarine makers of Holland to utilise the refuse fat of England (sold, we believe, at about twopence per pound) in the manufacture of an adulterant of this kind, and to sell it at prices which sometimes very closely approximate to the price of pure butter, passes the comprehension of those who are interested in the dairy industry.

At the present time, admitting that margarine is a wholesome and perhaps a necessary food for the poorer classes, the danger is that the trade is conducted unfairly in spite of the Margarine Bill which is in existence, and which is, in very many respects, of no practical value whatever. We shall have occasion in this paper to refer to the Margarine Bill of Denmark, and to show how perfectly it works, and how it is the means of preserving the butter industry of that country. Again, we may refer to another instance which occurred when the conference party with the British Dairy Farmers' Association visited the great butter factory at Dunragit, in the South-West of Scotland. This business is openly and fairly conducted, and everything was shown and explained to the visitors with great courtesy. In the making-room a number of brands were placed upon the table for inspection and tasting. A large number of persons pronounced judgment upon one or more, and without exception all who did so were deceived, for the samples were mixtures and not pure butter at all. Now, as the tasters included a number of experts, it says a great deal for the skill of the makers, and still more for the dangerous enemy whom one and all were combating to the best of their ability. Margarine is undoubtedly largely made in France, and sent to this country blended with butters. French authorities have remarked this to the writer, and they declare that the system is doing considerable harm to their trade with Great Britain. On several occasions makers have been very severely fined and even imprisoned for exporting without declaring the nature of the goods. In Sweden there are four manufactories, two of which are in Gottenberg. The most important brand is known as the Arboga, and at the large retail depôt in Stockholm, perhaps the most tastily-fitted shop in the best street in the city, no other goods are sold. The margarine is all packed in oblong, square-ended boxes, which are stamped on every side. The existence of such a shop as this, most expensively got up as it is, is a strange parody upon the fact that there is not a single butter shop, as we know it in England, to be found. In Copenhagen we were taken by Professor Segelcke (the moving spirit of the Danish dairy system) to some shops, with the object of ascertaining and witnessing the system under which margarine is sold. In Denmark margarine must not exceed a certain shade of colour; in a word, it must be paler than a particular colour recognised by Government. It must also be packed in oval boxes, and displayed in no other way. The shopkeeper informed us that his best customers are among the middle classes; that the purchasers are the wives, who, anxious to make their housekeeping allowance go as far as possible, purchased margarine instead of butter. This practice is conducted without the knowledge of their husbands, who seldom detect the little fraud because the margarine is coloured with a small quantity of annatto with which they are supplied by the obliging tradesman. This particular tradesman sells much more margarine than butter, and, in a general way, those who have to keep up appearances obtain 2lbs. of margarine and 1lb. of butter, this purchase enabling them to obtain a little capsule of the colouring matter to which we have referred. We also learned that the poorer classes decline to buy margarine as a rule, having a strong objection to imitations. It is hardly necessary to refer to the fact that a large quantity of margarine is manufactured in Holland. The figures will be noticed in our reference to that country.

We have spoken of the Paris markets. A word may perhaps be of use in describing the system which may be daily seen at work. There are long, narrow tables in front of the auctioneer, and on either side buyers take their places. A sample of the butter on sale is passed down the table between the rows of people, many of whom taste it and effect their bids. Prime samples almost invariably obtain good prices, but inferior butters are at once rejected, and are on some occasions sold with difficulty. We have stayed with manufacturers who have not only sent their own butters to Paris for sale in this way but the butters of smaller neighbouring makers, which they blend for the purpose, and we have been assured that the system was to their satisfaction. On a recent occasion we inspected a French dairy where butter was made for the Paris market, the price realised being about 1s. 9d. per lb., while it had reached as high as 2s. 8d. in the preceding winter. Undoubtedly the best butters in France are made in those districts immediately surrounding Bayeux, Isigny, and Valognes; but here and there are makers of equal excellence in other parts of Manche, of Calvados, and other departments in Normandy. In each of the towns we have named we have found butters of the primest type on the hotel tables, but nowhere was it superior to that which we found at Valognes, nor do we remember to have eaten butters in any other country which approach the best butters of England. Ireland is described as a great butter country. We have some experience of a few of its creameries and factories, and of the only blending-house with which we are acquainted in that country. We have also had the opportunity of inspecting the butter market at Cork upon an occasion when unusual facilities were afforded, and of seeing a number of the common types of dairy farm which exist in the counties of Kerry and Cork. To say that much good butter is made in the South of Ireland is to say much in praise of the makers and of the system they follow, for in so many instances the production of the milk or the cream, whichever may be sent out for manufacture, is conducted under the most objectionable and sometimes indecent conditions. Upon very small farms we have on one or two occasions seen the small, shallow milk vessels set beneath the bed for cream, and in many cases the operations have been conducted in very small, unhealthy, dirty apartments, in which poultry or calves dwelt with human beings. The Munster Dairy School, however, is doing an excellent work; but all the teaching in the country, the best factory work, and the greatest care on the part of the market officials cannot remove the objectionable conditions which exist in many of the Irish cabins to which we have referred. We have had many opportunities of examining butter produced in Italy, which is now supplying our markets to no inconsiderable extent. Those who have taken the work in hand, like Signor Zazzera, of Codogno, are able to produce an article of a high type, for the milk is produced with cleanliness, and worked in a factory which is quite as well equipped as many of the best in our own country. The great bulk of Italian butter, however, is like Italian drainage, very unhealthy; and the people do not appear to have any special ideas upon the importance of the industry, which they are in a position, if they choose, to conduct upon a very large scale. As will be seen later on, however, in our remarks upon cheese, they are, at least in Lombardy and one or two other provinces, quite a dairying people. We may almost say the same of the Swiss, for dairying is their national industry; but, fortunately for the makers in other countries, their attention is almost entirely devoted to the production of cheese. Swiss butter is fairly good on the day upon which it is made, but it rapidly deteriorates, solely on account of the entire want of knowledge on the part of the producers. Their vessels are all of wood, not always well cleaned; and their churns, which are of the millstone shape, absolutely uncleanable. There is no special system of manufacture in Germany, but we may remark that in the large towns there are many first-rate milk factories, where excellent butter is made—more important ones do not exist in the country—although we can scarcely compare it with the best factory butter of England. We are acquainted with some of the best factories in Berlin, Brunswick, and Kiel, and we therefore think we are correct in saying that, bearing in mind the system which is followed, we have little to fear from the Germans in connection with this industry. There are many extraordinary establishments on the Continent, but we question very much whether there is anything to be seen in this or any other country which can excel Bolle's factory, in Berlin, although as regards the perfection of system, certainly not in magnitude, it is approached by the Mjolkforsalmings Actiebolag, of Stockholm, both of which establishments afford numerous hints to the manufacturers for retail in our own country as they did to the writer.

As regards the system of butter manufacture in England, it is a notorious fact that a very large quantity of inferior, not to say bad, butter is still produced. Why is this? It is not entirely for want of knowledge. For years the press has teemed with information, and newspapers dealing with dairy subjects have been broadcasted throughout the country at the lowest possible prices; books, pamphlets, and lectures are being distributed or delivered far and wide, and yet some makers fail to move a step in the right direction. We are inclined to think that much is owing to the want of a common system. In thousands of cases the farmer takes no interest in the dairy, the work being left to his wife, who is perhaps more conservative than himself, and will not hear that it is possible for others to excel her as a butter-maker. In some districts where there are markets she either takes or sends her butter, and effects her sales if possible at the prices of the day. The market-going public will not as a rule, and they are now fortified by the presence of shops selling foreign butter, give much more for the best sample in the market than is asked for the worst, and so prices in the majority of instances are closely identical. Some few women have special customers, and they are enabled to obtain 1d. or even 2d. per lb. more than their neighbours, but these are exceptions. Where there are no markets the maker is compelled to rely upon the shopkeepers in the nearest towns, to whom many of them have sent for years without intermission, accepting such prices as these individuals choose to return them. The matter resolves itself into a simple barter or exchange—the farmer sends butter and the tradesman returns groceries. Naturally there are many exceptions to this rule, but the bulk of the sales are effected in the manner we have suggested. In other cases the butter is sent by a carrier or a higgler to town and delivered to a dealer, who returns the price of the day. Again, in other districts the butter is put up in crocks or tubs, which, when filled, are consigned to wholesale buyers. Where butters are inferior the maker may be abused, and perhaps a short lecture on Denmark is read him; but no suggestion is made by the buyer with reference to its improvement, or to the possibility of a higher price being given if the quality is raised. Since the County Councils have stepped in to the rescue there is no doubt that the quality of butter will be generally improved. If a system which is calculated to improve the price of British butter is necessary, by whom is it to be organised? The County Councils will naturally decline to take the initiative, declaring that it is not in their province. The trader is not keenly interested in the subject, for the butter of the world is at his command, and he does not seem to have understood the phrase that "blood is thicker than water." The dairy farmer is not to expect any national sentiments at the hands of the butter merchant, whose business is to buy in the cheapest market, and to that market he will go wherever it may be found. It is, therefore, for the manufacturers themselves to institute such markets; and we venture to think that if wholesale butter markets were established in such central towns as Shrewsbury, Penrith or Carlisle, Ripon or York, Nottingham, Peterborough or Cambridge, Guildford or Reading, and Salisbury or Exeter, a great boon would be provided both for the manufacturer and dealer. The system could not be effected in a year. Once instituted it would have to grow by degrees, just as the butter markets of France have grown, and in due course their importance would be realised. There are many persons who consign their milk to factories, and who are perhaps satisfied with the results; there are thousands of others who have their special circle of customers. No markets are required for the assistance of this class; indeed, if it were possible for every producer to surround himself with regular buyers markets would not be needed at all, this excellent system being by far the most simple and most profitable. It is therefore quite possible that a great deal of good may be effected by a few makers combining together in order to effect weekly sales of butter of one quality in sufficient bulk to make it worth the while of the dealer or merchant to recognise them. So long as the complaint exists that butter cannot be obtained of high quality and in large quantities we may rest assured that buyers will go to other countries. The plan we suggest may be the means of ameliorating this condition of affairs. There is no reason why half-a-dozen large makers could not, by the introduction of a system of this kind, place themselves in a position to offer half-a-ton per week to a purchaser. Whether buyers exist who are willing to pay a price sufficient to make it worth the while of such makers is a matter for the parties to decide among themselves. We are under the impression that there are, although we admit the enormous difficulty of persuading the largest buyers to tamper with the organisations which they have effected in other countries or with foreign firms. It must be remembered that the essential conditions of such a proposed business would be unvarying quality and undeviating weight.

With reference to the influence of the factory system, whether we look upon it as the means of working up the milk or the cream of the producer into butter, or as a house in which the butter is mixed, we are bound to express our opinion—and it is one which nothing can shake at this moment—that it does not produce the highest type of butter. It is the case in France, and the leading competitions in this country proclaim that it is the case in England. Wherever factory and home-made butters meet on the judging table the latter takes the lead, and it is only reasonable to expect that it should. The private maker is in a position to control his work from beginning to end. As butter is made from milk it is evident that the milk itself must be perfect, and that any carelessness in handling it will be seen in the butter produced. The factory receives milk from scores, perhaps from a hundred clients, and our belief is that if one client sends in a sample which is tainted the whole mass is vitiated. More than this, every client produces milk under different conditions as regards feeding and management, and the factory milk is therefore a mixture of milks produced under different conditions. For these reasons it can hardly be expected that a really prime sample can be turned out. The superb butter which the American Commissioner showed us at the Paris Exhibition of 1889, and which was made in Vermont, was not a factory butter. The expensive samples made for Paris consumption are not factory butters ; nor do we remember a single instance in which, in the champion contests in London, any of the factory butters have been in the running. We have described above what good butter should be. Let us see of what it is composed. We take an average example :—

	Per cent.
Water	12·84
Fat	84·93
Casein	·56
Ash or mineral matter, including salt	1·67

A well-known chemist gives the following as the average composition of butter salted and unsalted, washed and unwashed :—

	UNSALTED.		SALTED.	
	Unwashed.	Washed.	Unwashed.	Washed.
Water	14·22	15·26	12·00	12·50
Fat	84·00	83·59	84·54	84·50
Casein	·80	·60	·65	·60
Sugar	·80	·40	·61	·40
Ash	·18	·15	2·20	2·00
	100·00	100·00	100·00	100·00

In view of the fact, however, that much good butter is made with considerably less than 10 per cent of water, or moisture as it is sometimes described, we are of opinion that dryer butter should be insisted upon. The word dry, however, is a comparative term, for it sometimes happens that an apparently very dry butter contains more moisture than one which is apparently full of moisture. Some important experiments were made by Professor Storch (the chief of the Danish experiment station), who himself gave me full details in his laboratory, in Copenhagen, in order to ascertain how it was that some samples arrived in England in good condition and others in inferior condition. He found that in the better samples, although they contained more moisture, the water was very evenly distributed among the fine granules of butter which we have remarked in a well-made sample are not fractured, whereas in the inferior butter the moisture was unevenly distributed in large patches. The sugar which butter contains is left from the buttermilk—all milk containing sugar. This it is important to remove in the manufacture, as its influence in promoting rancidity is very great. It is equally important that the casein or cheesy matter should be removed, as this is essential to the existence of the destructive ferment which is the prime cause of rancidity. The great French chemist, Duclaux, who has perhaps done more work in this direction than any other scientist, says that rancidity is owing to the decomposition of the glycerides, which is flavoured by water, although retarded by salt or borax. Light and air also influence acidity, and where butter is exposed to both it appears more rapidly. According to the same author there is an absorption of oxygen in light and air which also tends to the destruction of butter. The fat of which butter is composed consists of a mixture of the glycerides of numerous fatty acids, the chief of which are olein, stearine, palmitine, and butyrin. While butter melts at 85 to 96 Fahr., and margarine at 94 to 105, stearine (which is a white, solid fat) melts at 150 Fahr., and palmitic acid, which is white and tasteless, at 143 Fahr. Olein is a white fat, but becomes yellow by the absorption of oxygen, while oleic acid, present in olein to the extent of 95·7 per cent, is a fluid without taste, smell, or colour, although it emits a strong odour when oxidized. The following scale for judging butter has been devised by the writer upon the bases of numerous other scales which have been for some time in existence, but which are not looked upon as entirely practical :—

Flavour	30
Texture	25
Salt	10
Firmness	10
Colour	10
Making-up and general appearance	15
	100

CHEESE.

I.—TOTAL IMPORTS OF CHEESE INTO THE UNITED KINGDOM, 1881-91.

YEAR.	cwt.	£
1881	1,840,090	5,245,115
1882	1,694,623	4,749,870
1883	1,799,704	4,890,400
1884	1,927,139	5,001,635
1885	1,833,832	4,069,344
1886	1,734,890	3,871,359
1887	1,836,789	4,514,382
1888	1,917,616	4,546,408
1889	1,907,999	4,490,970
1890	2,144,074	4,975,234
1891 (estimated)	2,060,964	4,804,582

II.—TOTAL EXPORT OF CHEESE FROM THE UNITED KINGDOM.

YEAR.	BRITISH AND IRISH.		FOREIGN AND COLONIAL.		TOTAL.	
	cwt.	£	cwt.	£	cwt.	£
1886	12,922	51,157	49,443	142,013	64,365	193,170
1887	14,321	56,753	50,939	147,854	65,260	204,607
1888	12,976	50,762	58,876	172,005	71,852	222,767
1889	12,852	49,168	60,398	174,267	73,250	223,435
1890	12,216	47,549	59,697	175,801	71,913	223,350
1891 (estimated)	12,224	47,314	63,535	187,408	75,759	234,722

IT will be noticed that by far the largest quantity of cheese imported into Great Britain comes from the United States and Canada, Canada falling slightly short of the imports from the States. We have made a few calculations with the object of ascertaining, upon the basis of the above figures, the average price obtained by the makers of each country during the year 1890, and, strange to say, Holland stands at the head of the list, for we can scarcely consider the fancy cheeses of France eligible for comparison. The prices actually work out as follows:—Holland, 49s. per cwt.; Canada, 45s. 7d. (see value under the heading of Canada); and the United States, 45s. 2d.; while the price obtained by the French is 63s. 4d. Undoubtedly some of the French cheese realises a lower price than this, but a great deal obtains a far higher price. When we consider the importance of these figures, we cannot but reflect upon the fact that comparatively few makers of high-class cheese in this country obtained less than 50s.; indeed, the quality must be extremely poor if it fails to reach this price. It has sometimes been remarked that the general quality of British cheese is inferior to that from the other side of the Atlantic. But in the first place we must remember that all the cheese exported from America is generally considered to be of good quality; indeed, inferior cheese is not supposed to be exported to Great Britain at all. It is doubtless, therefore, a fact that not only is British cheese superior, but it is shown to be superior by the prices which are realised for it in the wholesale markets. That there is very excellent cheese imported both from the States and from Canada we are well aware, but we are unwilling to class the very best imports with the very best samples which are made in this country. One of our most experienced merchants—a man who is practically acquainted with the Canadian trade in Canada and in Great Britain—admits that the very best Canadian samples fall a little short of the best British, although as a trader he has a predilection for the former, and would say the very best possible in its favour. We have always taken the opportunity, when it was offered, of comparing high-class samples from across the Atlantic with those made in both England and Scotland—we have spoken, however, more generally upon the manufactures of America under the respective headings of Canada and the United States. Although Americans have failed to rival, much less to eclipse us in the quality of the goods which they export, they have nevertheless done yeoman service in assisting us, as well as themselves, in perfecting the system under which cheese is made. We are well aware that splendid work is done in many of the factories, just as it has been in Scotland, by experts who have been brought over for the assistance and instruction of Scotch makers. Some of the best families in the Cheddar district have been highly skilled in Cheddar making for a generation or more; but even these people, successful as they have been, have derived some advantage from the modern system of instruction, which to a large extent has been based upon American teaching, although it need scarcely be remarked that that teaching was in its turn based upon the practice and experience of our West of England makers. At this moment the manufacture of cheese is being taught in various parts of England, and especially is good work being done by the British Dairy Farmers' Association in connection with Cheddar and a variety of other cheeses, and by the Bath and West of England Society, who have a permanent school in Somerset, the cheese there manufactured during the past season having realised the exceptionally high average price of 66s. per cwt.

We have referred to the comparatively high average price of cheese from Holland, and we propose to make a few remarks upon the system adopted in that country. During the International Exhibition in Amsterdam some seven years ago, at which the writer was a juror and member of the British Commission, we had some valuable experience of the Dutch system, both in connection with the wholesale trade and the manufacture of cheese upon the farms. With Mr. Jenkins (the late secretary of the Royal Agricultural Society of England) we organised a tour, in which nearly twenty gentlemen participated, through the province of North Holland, where the Edam cheese, the most important in the country, is manufactured. It was our object to see the system from beginning to end, and this we were enabled to do by visiting a number of farms between the hours of 5 a.m. and 5 p.m. The cows were grazing in distant meadows, separated by dykes from each other. The farmer, with a small boat and an assistant, starts from his home soon after four in the morning, milks the cows, places the milk in a tub which is standing in the boat, and rows home, adding the rennet during the return journey. Before coagulation has commenced the vessel of milk has been removed to the dairy, and here it is manipulated by the farmer's wife and converted into cheese by the simplest and at the same time the most primitive of processes, which we do not propose to describe in detail. The two features upon which we would remark, however, are, first, that the milk and curd are handled in some instances by unwashed hands in impure apartments; and next, that the vessels in which the balls of curd are brined for conversion into cheese were by no means suitable for the operation because of their questionable purity and condition. Nevertheless, some of these farmers make a cheese of high character, and, with Mr. Jenkins, we were allowed to inspect some of the first warehouses in Amsterdam, and to taste the cheese—numbering in one or two instances some ten thousand—and pass judgment upon it. We brought to England samples of both Edam and Gouda, and we confess that these, like several other samples both in the warehouses and in the exhibition, were very nearly equal to high-class Cheddar.

The cheese imported from other countries, which is not very considerable in quantity—not, in fact, so much as we should have supposed from the increasing consumption of Gruyère and Gorgonzola—include, in addition to these, Parmesan, Roquefort, Port-du-Salut, and Camembert, in addition to the very small quantities of a few other fancy cheeses, such as Bondon, Gervais, and Brie. We may, however, here mention that by far the largest proportion of the little curd cheeses known as Bondons are manufactured in this country. They are inferior to the French, and are often mere lumps of imperfect curd produced from milk which has been spoiled for sale, and which can be only dealt with by churning whole or by conversion into cheese. This plan is very common in the summer season, when, during very hot or thundery weather, milk despatched from the farms "turns" during transit. It is seldom or ever returned to the producer, but is sold at prices varying from 1s. to 2s. 6d. a churn of seventeen gallons to a certain class of buyer who luxuriates in spoil of this kind. Gruyère cheese, which is increasingly consumed in England, is manufactured in Switzerland and in the South-east of France in those departments bordering upon Switzerland. The system is also being taught in some of the Italian dairy schools, and in one or two smaller schools in Scandinavia, but so far, we believe, with very qualified success. The Gruyère of Switzerland known as Emmenthaler—Gruyère being the second quality—is superior to that made in France; but in both countries a cheese very much superior indeed to the Gruyère commonly found upon English tables is produced. We have often thought that the exporter must retain the best for his own consumption, and send us the worst. The admirer of Gruyère cheese, whose experience is confined to this country, would indeed be astonished if he were able, by the assistance of such merchants as M. Dedron, in the Paris *halles*, or of some of the factory owners in Switzerland, to taste the best samples they can produce. Nutty as the best of Cheddars, the perfection of mellowness, and extremely rich, they are equal when of this class to any cheese in the world of the same character, and we can see no reason why the palate of the British consumer should not be more frequently tickled by such a production at a lower price than that commonly charged abroad if the trouble were taken to adopt the system of manufacture in this country. We have had the opportunity of inspecting Gruyère factories in the very best districts. The work is simple in the extreme, and but two hands are employed in some cases. The milk is supplied by very small cowkeepers in the neighbourhood, who under some systems of co-operation receive payment monthly in accordance with the price which is realised and the quantity of the milk they have contributed. There is, perhaps, no country where greater pains are taken to instruct young men in the manufacture of cheese and to prepare them for the conduct of factories. Cheese-making being the national industry perhaps accounts for the fact, but educational systems have been adopted in other countries, although, so far as we have been able to discover, with far less practical results.

The home of Gorgonzola cheese is in parts of the North of Italy, chiefly in Lombardy. A dozen years ago a comparatively small quantity was imported into this country, but what was imported was very much superior to that which is now sold under the same name; it was, in a word, as superior as the price was superior, but as Gorgonzola "took on" in England, the Italians, anxious to secure the market, competed against each other with the result that the price was considerably reduced, and just as the price fell so did the quality. When Gorgonzola was a really high-class cheese we made some excursions to Italy with the object of learning the system of manufacture, and we found that in a large number of instances the system followed was a dual one. The owners of the cows converted the milk into curd, which was subsequently moulded into shape, and when fit to remove was sold to dealers who ripened the cheese in their caves or cellars. The first portion of the operation conducted by the herdsmen—for we can scarcely call them by any other name—was by no means an agreeable or cleanly one, indeed, it reminded us of a similar system conducted upon the high Alps, where the Swiss cowmen live with their cattle during the summer months, milking them and converting the milk into cheese day by day. It is true that the system does not conduce to cleanliness, for the men have neither means of keeping themselves clean nor apartments in which to make a clean cheese, and they probably do the best they can upon the principle that as no one sees them, and indeed at such an altitude they seldom see a human being, no inquiries will be made. Only in Italy, so far as our experience extends, can a really perfect Gorgonzola be tasted, and such cheese we have found in the neighbourhood of the Lake Maggiore. It is as rich and luscious as an English cream of high quality, with the flavour of a perfect Stilton. Were such a class of cheese imported into England the salesman might ask almost any price he liked. We have attempted the manufacture of Gorgonzola with some success, and, strangely enough, we owe our first knowledge of the system to an exchange which was made with a couple of manufacturers in the city of Florence, such exchange consisting of lessons in English cheese-making on our part for knowledge respecting Gorgonzola making on the part of the Italians. Parmesan cheese is, looking at it from the point of view of national importance, the principal Italian cheese. It is chiefly made in the duchy of Parma and in the province of Emilia, in one case being known as Parmesan and in the other as Reggiano. This cheese is manufactured upon a co-operative system which reminds us of that adopted in Switzerland. Little factories in country districts far away from the towns are supplied with milk by large numbers of producers, who respectively bring from a gallon per day upwards. These factories are the very opposite of those existing in this country, and indeed to an English dairyman are extremely curious. The milk is heated and the curd produced in enormous bell-shaped metal vats, which are suspended over a fire in the floor. In very many instances the cheese, which is of enormous size, is sold while in its new or green state to dealers—men with capital who have convenience for storing them until mature, maturity sometimes not being completed until three years have elapsed. We were taken to such a merchant residing near the city of Parma, and in his extensive cellars we were shown nearly 10,000 Parmesans, each weighing from 80lbs. to nearly 150lbs. The value of a Parmesan in its new condition is not very considerable, owing, of course, to the fact that the milk has not been skimmed, but as it matures it increases materially in value, and probably pays the merchant who matures it from 50 to 100 per cent. There are few merchants in this country who import Parmesan of the very highest quality, but in view of the fact that the success of British dairying in butter-making districts largely depends upon the utilisation of skimmed milk, it seems to us that considerable benefit might arise from the introduction of a cheese of this kind into the dairies of this country. In Italy Parmesan is used very largely for soups, and is generally found grated into powder upon a dinner-table. We need only add that, as with the Gorgonzola, Parmesan is frequently made by men whose habits are by no means the most cleanly.

The Camembert cheese is of a far different type. It is essentially French, being manufactured chiefly in the department of Calvados, where we have from time to time had opportunities of watching and learning the system during the last ten years, believing that, being popular in England and its consumption likely to increase, it could be manufactured by our own people. Some years ago the writer fitted up premises for the work, and for two seasons manufactured it for sale; while on two occasions samples obtained the silver medal at the London Dairy Show, and on another the £10 prize at the Royal. Camembert is a small cheese made of new milk, although in France it is largely made of milk which has been partially skimmed. It weighs about 11ozs., and sells at prices varying from 4s. to 6s. per dozen wholesale. We are acquainted with no cheese which is so difficult to manufacture, and which so quickly appreciates the change of temperature and the presence of excessive humidity in the air, as the Camembert. During unseasonable weather the slightest neglect may cause considerable losses, and when it is remembered that some French makers have twenty thousand cheeses in their caves at one time, the importance of this point will not be overlooked. During the month of June in last year, at the conclusion of the conference of dairy farmers in the Channel Islands, we conducted a small party who had attended the conference to some Camembert manufactories whose doors were open to us, where the work was followed with very considerable interest. It is nearly twenty years since the Camembert first became popular in London, the price of the cheeses at that time being about tenpence each. Competition, however, has done a great deal to reduce not only the price but the quality, as in the case of the Gorgonzola, and it is now no uncommon thing to find a Laval separator in a Camembert dairy. In France the reduction of quality is attended with a reduction in price, but we are afraid that this does not happen to the same extent in the English market. One word we would say with reference to the manufacture of this and other foreign cheeses in England—however perfect they may be, we question very much whether the retailers will be ready to accept them, unless by some innocent ruse they are packed so as to resemble imported cheese as closely as possible.

The French cheese known as Port-du-Salut is one which is worthy of mention, inasmuch as the consumption is increasing in this country, and it is likely to become extremely popular. This is a small, pressed cheese, weighing about 6lbs. to 8lbs.; it is round and flat, full of very small holes, and most original and agreeable in flavour. At one time the best cheese of this quality was manufactured by the Trappist monks at the monastery at Bricquebec, but their cheese is now excelled by makers who are not so jealous of their system. We personally asked the monks at Bricquebec to admit us within the walls of their dairy, but were told in response that they possessed a secret which they dare not even confide to their best friends.

The Roquefort cheese was originally, and is at the present time to a large extent, made of sheep's milk, but in some instances it is known that cow's milk is added. It is highly flavoured, blue moulded, and ripened in caves which are famous in that part of France from which Roquefort comes. There is a steady trade in this cheese, but, popular as it is with some, it is not a general favourite, and we do not think is likely to become at any time a very important article of manufacture as compared with many other classes of cheese. We may here add a list of the most important cheeses made in England and upon the Continent of Europe.

British Cheese.

PRESSED.

Cheddar.
Cheshire.
Gloucester.
Leicester.
Derby.
Wiltshire Loaf.
Blue Dorset.
Liberton.
Caerphilly.

UNPRESSED.

Stilton.
Wensleydale.
Cotherstone.
Colwick.
Slipcote.
York (curd).
New Forest.

French Cheese.

PRESSED.

Cantal.
Port-du-Salut.
Septmoncel.
Gex.
Sassenage.

UNPRESSED.

Geromè.
Void.
Olivet.
Rollot.
Brie.
Camembert.
Coulommiers.
Livarot.
Neufchatel.
Mont d'or.
Troyes.
Gournay.
Gervais.
Bondon.
Mignot.
Pont l'Eveque.

Swiss Cheese.

Gruyère.
Emmenthaler.
Backstein.
Spalen.
Gessanay.
Vacherin.

Bellelay.

Italian Cheese.

Parmesan.
Gorgonzola.
Cacio Cavallo.
Pecorino.
Bellunese.
Rubiole.

German Cheese.

Limburg.
Hartz.

Münster.

Swedish Cheese.

Herrgaardsost.

Many others might be named in addition to the above, but they are chiefly cheeses made in particular localities, very small in size and resembling some of the more important varieties in character. It is a strange fact that although in England we have a few fancy cheeses known as Yorks, Colwicks, Slipcotes, New Forest, and others which are known in the London markets, we are not acquainted with one which has any special characteristic of its own, which indeed has been perfected under a recognised system of manufacture. With regard to the leading type of British cheese, which is the Cheddar, it ought not to be necessary to say that it can be made anywhere where good milk can be produced and skill can be brought to bear upon it. There is a slight difference between the ideas of the Scotch and English judges and makers as to what a perfect Cheddar should be, the English preferring more mellowness in texture and less firmness than the Scotch. That perfection in

Cheddar does not depend upon soil, climate, or cattle is proved by the fact of the Scotch having beaten the English makers for the champion prize in London on two or three occasions, although the soil of Ayrshire and Wigtownshire, in the south-west of Scotland, can no more be compared with that of Somerset than the Ayrshire of the former district can be compared with the Shorthorns and Devons in the latter. Some of the large buyers are extremely fond of remarking that quality is deficient in British Cheddar, and that the maker has only himself to blame if the price which he receives is less than it ought to be. We have been acquainted with British cheese-making for a number of years, and we are becoming heartily sick of these repeated expostulations and excuses. The British cheese-maker is perhaps no more perfect than makers of other classes of cheese, but he has striven very hard during the past few years to arrive at perfection and to gain such knowledge as he did not possess, and we are satisfied that so far as our own time is concerned British cheese was never so good as it is to-day. It is entirely a question of price with the buyer. Among consumers the million think first of cheapness, while as regards those who would be willing to pay a higher price for the best home-made article their wants are in far too many instances supplied by salesmen who do not deal in British cheese at all, and who, with or without excuses, press American or Canadian upon their customers, simply because it can be bought at a cheaper rate. Perhaps this is only natural, and perhaps the public itself is to some extent to blame for not understanding what perfect cheese is and insisting upon being supplied with it. Cheshire makers, in particular, have done extraordinary work of late, but prices are still lower than they ought to be. There are two types of Cheddar, one of which has come to the front more generally during the past few years. It is a cheese which ripens very early, which enables the maker to convert it into cash upon very short notice. This cheese, although realising a lower price per hundredweight, has the additional advantage that it weighs better, containing more moisture, but it is not of so excellent a type, whether we regard it from the point of view of quality or flavour, and naturally it will not keep so long as the older type. All makers of cheese have a great deal to complain of in connection with the conveyance of their cheese to market. Railway companies have for years laid themselves out for foreign trade, so that the home maker is handicapped in the race by his own neighbours.

Stilton cheese, which is popularly believed to be made of milk with cream added, has not increased in quality in a general way. A few of the best dairies in Leicestershire and contiguous parts of the Midlands still produce a very fine cheese, but this is owing more to skill in manufacture than to any particular richness of the milk. The price of Stilton has been reduced of late years chiefly by reason of greater competition in the markets, there being a larger number of makers of a cheese of second quality than formerly was the case. There is great absence of knowledge of the conditions necessary to success in the manufacture of Stilton, although the work carried out is practically the same in all dairies, if we except some slight differences in temperature and the treatment of the curd. The perfection of Stilton depends very largely upon atmospheric influence, but the causes of change, whether for good or bad, are not understood even by the best makers, most of whom are simply following a system, and they could scarcely do better, which they have found to result in success. So far as we know there has been no scientific investigation upon the question of Stilton manufacture. When this has been done all makers who choose to take up the study of the work will be placed very much upon the same level, for we feel quite sure that the suggested influence of particular pastures has little or nothing to do with the question of merit.

There is another cheese which those in the trade will do well to keep in mind, and which is destined to become very popular in this country, although it has been practically unknown to the bulk of our consuming public. We refer to the Wensleydale, which somewhat resembles the Stilton both in form and quality, although made with much less care and almost without any regard to system. A perfect Wensleydale is equal to the finest Stilton made, and on account of its mildness some judges think it superior. It is a blue-moulded cheese of a very mellow texture, and bearing the same relation to Stilton in flavour that unsalted mild Normandy butters bear to the very fine-flavoured perfect English butters. During the past autumn the instructor from the British Dairy Institute was sent among the farmers of Wensleydale with the object of studying the systems of manufacture, such as they are, and of formulating one intelligent system which it was hoped would result in the production of a uniform article. We have eaten cheese in the Dale quite equal to the finest Gorgonzola imported into England. We refer to the mild mellow rather than to the strong and ill-made variety of the Italian cheese. We call especial attention to this article, inasmuch as it is quite a fancy cheese, and merchants and others who have a market for imported articles of a similar kind would, we believe, not only do a good turn to the trade, but would be the means of assisting an important and useful branch of British agriculture.

North of Wensleydale, and in the same county, is another cheese known as the Cotherstone, which is very fine, blue-moulded, and, although of different shape, by no means unlike a fine Stilton. This industry, again, is worthy of cultivation and of notice at the hands of the trade. A year or two ago, during an excursion made into the district with the British Dairy Farmers' Association, we were enabled to taste samples of this cheese, some of which struck us as being of very remarkable quality. At Raby Castle, where it is manufactured by the dairywoman, it was extremely fine, although made upon a system in which rule of thumb played an important part. It is apparent that in this country we have the germs of important industries which, had they existed in France, would have been developed years ago, and the produce exported to Great Britain. While from some obscure cause we are continuing to import this class of foreign produce, we are practically neglecting produce of equal value which is made at home, although upon a small scale. It is for those who are directly interested in the success of British dairy farming, by well-directed and continuous efforts, to formulate a system to make our produce known to the people, and to institute means of sale, in which case it would only be a matter of time for the production of important results.

There is an important class of cheese which we may include under the heading of Gloucesters, Derbys, and Leicesters, although these varieties are to a very great extent modifications of the Cheddar or the Cheshire process, and modifications, too, which need scarcely be followed out, inasmuch as they result, in the majority of instances which have come under our notice, in the receipt of lower prices per hundredweight. Leicester is no doubt a characteristic cheese, and in quality is excelled by none when it is perfectly made, but it would appear that the production of this quality is attended by a depreciation in the flavour as between Leicester and some of the other varieties. Why such a system as the Derby is still followed out we are unable to understand. Makers doubtless know their own business best, but they cannot complain if being shown, as they have repeatedly been, that a cheese of the Cheddar type can be as well produced in Derbyshire as the cheese they manufacture, they decline to attempt its production. As we have remarked, the Gloucesters, like the Wiltshire loaves and truckles, are modifications of the Cheddar, the Cheddar being the standard type of British cheese, just as the Gruyère is the standard of Switzerland, although cheeses of a similar type to them, of uniform quality, are produced in other countries.

Soft cheeses have been sold in this country for a generation, but during the past few years the trade has largely increased, and there are several manufacturers who are conducting very considerable businesses by the manufacture of a particular kind of cheese, although they commenced operations at a very recent date. The older type of cheeses, such as the York and the brick-shaped curd cheeses of the midland counties, have always been known as creams; but they have no title in the world to such a description, indeed it is questionable whether the salesmen are not liable to a fine for misdescription when they sell them under the denomination of cream cheeses. At the last meeting of the British Dairy Farmers' Association in London, at the dairy show, the question arose, and we believe for the first time, as to what a cream cheese really was. This matter was brought forward in consequence of a protest which was made against a sample which had taken a prize in the cream cheese class at the dairy show. It was admitted by the manufacturer that milk had been added to the cream, and this fact alone was considered to be sufficient to disqualify it, but the analysis of the chemist also showed that extraneous curd had been added to the cream, and although the casein in the entire cheese was only present to the extent of from 4 to 5 per cent, it was not considered to be a pure article, and was disqualified accordingly. As a matter of fact cream cheese must be made entirely of cream, and no hard-and-fast line can be given as to what consistency the cream should be. It should certainly not be diluted with milk, but a sample produced from ordinary commercial cream would undoubtedly be saleable as a cream cheese. It is the butter fat of milk which is the most expensive of its solid constituents, and the curdy matter being cheaper it follows that if this is introduced into an article such as cream cheese should be, its quality is reduced, and the maker is enabled to gain an unfair profit by practising a system of deception. With the exception of soft cheeses, which are of somewhat modern date, cheese made under this denomination is produced, and has always been produced, without any regard to system. It has been the object of the writer of these remarks to introduce into this country various systems of soft cheese manufacture similar to those which are practised upon the Continent of Europe, not only because they are superior to our old-fashioned methods, but because the cheese can be always made alike and kept for a longer period, and sold at prices which are much more remunerative than those produced by butter or the ordinary kinds of hard cheese. For a time this object was somewhat ridiculed. The sequel to the early objections which were made is that this industry having been systematically taught at the British Dairy Institute, near Aylesbury, large numbers of pupils who have passed through a course of instruction have been engaged as teachers by the County Councils and other public authorities, and the very kinds of cheese formerly ridiculed are now being made in the travelling and other educational dairies in all parts of this country, so that it is only a matter of time to find them in every market, or wherever dairying is a branch of the local system of agriculture. Among these are imitations of the French Brie, Coulommier, Gervais, Pont l'Eveque, and a cheese made from skimmed milk upon a principle not unlike that under which the Coulommier is produced. Undoubtedly it is within the province of the maker, and this is a practice which is pursued by manufacturers in other countries, to adulterate a new milk cheese with skimmed milk as makers of cream cheeses adulterate them with new milk. The practice, however, results in the production of an inferior article, and it is only a matter of time for the deception to be found out and the trade to fall off. Those who have built up the best businesses are persons who have produced cheese of the finest quality possible.

Various estimates have been given as to the proportion of cheese—we now speak of such varieties as the Cheddar and the Cheshire—to milk. It is roughly estimated that a gallon of good milk—about 10lbs.—produces a pound of cheese, so that cheese is about 10 per cent by weight of milk. The proportion varies, however, more cheese being produced per cent of the milk in the autumn than in the spring and summer; this is on account of the richer nature of the milk yielded. I give, however, the following figures which are taken from actual practice, and which show the quantity of curd, green cheese, and ripe cheese produced from 100lbs. of milk:—

From Purchased Milk.

	Curd.		Green Cheese.		Ripe Cheese.	
	lbs.	ozs.	lbs.	ozs.	lbs.	ozs.
June 20................	11	12	11	4	9	15
August 10..............	11	10	11	5	10	3
September 19..........	13	0	12	2	11	3
*May..................	11	2	10	5	9	2

From Home-produced Milk.

July 17.................	12	15	..		10	0
August 4...............	12	10	..		10	0
,, 17..............	12	8	11	4	9	13

The above figures show that of actual ripe cheese manufactured from purchased milk, that produced in May and June was under 10 per cent, while that produced in autumn was over—considerably over—by the end of the season in September. Curd varies in composition, but Professor Robertson, who is at the head of the dairy interest in Canada, has given the composition of the curd in the cheese vat before cutting to be as follows:—

92 parts liquid—composed of	87	parts water.
	4	,, milk sugar.
	¾	,, albumen.
	¼	,, ash.
mixed with 8 parts curd—composed of....................	½	,, ash.
	3¾	,, casein.
	3¾	,, fat.
100	100	

---

* Average of three days.

It will be noticed that the quantity of casein present in the curd is equivalent to the quantity of fat. This is not always the case, but roughly it is generally considered that the weight of cheese is equally divided between the casein, the fat or butter, and the moisture, the percentage of mineral matter being very small.

The casein of milk is a nitrogenous or flesh-forming substance, which can be precipitated by certain acids. It is insoluble in water, but coagulates spontaneously by the action of lactic acid, which is produced in milk through the combined action of the air, of heat, and of a bacterium known as the lactic ferment acting upon the sugar of the milk. The acid first acts upon the phosphates (a portion of the mineral matter of the milk), and when they are neutralised it coagulates the casein. The following figures show the constituents of the leading cheeses known in this country, to which we have already referred:—

Make of Cheese.	Water.	Fat.	Casein.	Sugar.	Ash.
Stilton, average	30·35	35·39	28·85	..	3·82
Cheddar, six months	31·17	33·68	26·31	4·91	3·93
English and American Cheddar, average	34·38	32·71	26·38	..	3·58
Double Gloster, average	35·96	26·83	21·74	..	4·07
New Cheshire	36·96	29·34	24·08	5·17	4·45
Old Cheshire	32·59	26·06	32·51	4·53	4·31
Derby	31·68	35·20	24·50	4·38	4·24
Leicester	..	..	..	..	..
Cream average	30·65	62·99	4·94	..	1·15
Gouda (Flat Dutch)	21·90	24·81	46·95	..	6·32
Edam (Round Dutch)	36·28	30·26	24·06	..	4·90
Gorgonzola	24·96	43·46	26·10	0·26	5·22
Parmesan, average	31·34	19·22	41·99	..	6·25
Camembert, average (first prize, dairy show)	40·3	29·9	29·8	..	..
Roquefort, average	31·20	33·16	27·63	..	6·01
Brie, average	50·35	25·12	17·18	..	5·41
American, Factory	25·93	31·55	38·12	..	4·38
Gervais, Cream	52·94	29·75	11·80	2·58	2·93
Gruyère, average	34·87	28·91	25·87	..	3·84

MARGARINE.

Margarine is a preparation of the carcase fat of the bullock, and if this is prepared in a cleanly manner, and unadulterated with fat of any other kind but butter, it is impossible to deny that it is a useful article of food, although it is a well-known fact that it is not so valuable as butter in consequence of its inferior digestibility. Had margarine been originally sold for what it is, and in a condition in which it would not resemble butter, it would have been far less popular, and would not have materially damaged the butter trade of this country. The object of the foreigners who introduced it, and so many of whom continue its manufacture and sale to the British public, was to sell it as butter, and this some have continued to do in spite of the Margarine Act which was passed two or three years ago, although they may substantially comply with the law. Had lard been introduced in a similar form there is little reason to suppose that it would not also have met with an equally favourable reception, for we are unable to perceive any substantial and specific value attaching to margarine beyond other fats not butter which would place it in its present extraordinary position as a mercantile product and as a food for the people. It is not only coloured to resemble butter but is mixed with a small quantity of butter itself, and by the exercise of considerable skill the makers are enabled to introduce an insidious and neutral flavour which causes it to resemble mild butter upon the palate. This, however, is not all. It has long been a practice to mix margarine with butter to a very large extent, and although the practice is illegal to sell the mixture under conditions which almost prohibit detection. We have recognised mixtures of this kind upon the tables of hotels, where the inspector is scarcely likely to detect it, and even on private tables, where it has been placed in the belief that it is the pure article. The Margarine Law, such as it is, is very little more than worthless, not only because its regulations are insufficiently stringent, but because these regulations are not maintained by the assiduity of our public officials. We had the advantage of seeing the manufacture of margarine in operation in one of the large German factories a few years ago, but the mixing of the ingredients which produce the flavour was conducted in a secret room into which no one but the proprietor and his manager were allowed to enter. The work is now, however, much more cleanly and scientific; and only in 1889 were the members of the British Dairy Farmers' Association permitted to explore the whole of the works at Dunragit, but no attempt was made to conceal the casks in which the fat was imported from America. Here, too, a number of experts were permitted to taste the different brands, some of which were so perfect that they were believed in every instance to be pure butter, and praised as such. When we remember, in addition to the enormous manufacture of margarine which is being conducted in England, that we imported it in 1890 to the tune of £3,449,340, as shown by our estimate, it will be seen that the British public is a very large consumer of this cheap and popular fat. Much of it comes from America in its primitive form. By the kindness of Mr. Dodge, the very able statistician to the American Government, we have learned that the total exports of oleomargarine oil amounted in the past year to 68,000,000lbs., of which a little less than 2,500,000lbs., a comparatively insignificant quantity, came to the United Kingdom. This does not by any means represent what we get from the States. If we turn to the Trade and Navigation Accounts we find no mention of America whatever; indeed, the total value of the imports from all countries, excepting Norway, Holland, and Belgium, amounted only to £229,000. We have therefore to look to some other source to explain whence comes the raw fat from which so much margarine is produced. We lay stress upon this point, inasmuch as a very large quantity actually comes from America under the heading of tallow and stearine (in 1890 588,000 cwt., valued at £717,000). As margarine is now a necessary food the agricultural interest can only be protected as it is protected in other countries, by regulating the colour and by prohibiting the admixture of butter altogether, as proposed in the French Chamber. In America the majority of the States have their own laws, most of which require that the vessels in which it is sold should be branded; but in the State of New Hampshire it is necessary to colour it pink, while in Oregon it must be branded in hotels and boarding-houses as well as in shops. The Danish law, however, is by far the most stringent, and the consequence is that the Danish butter trade is maintained at its highest pitch, buyers knowing perfectly well that no margarine is exported from Denmark in consequence of the colour which the law requires it to be. When this law was passed Professor Segelcke obtained a number of shades of yellow representing the various shades of the colour of pure butter, and a lighter shade than any of these was selected to which the margarine manufacturer is required to colour his product. This colour at once brands it, for it would be impossible to sell it under any other description. There is, however, a slight difficulty still existing in connection with the colour. When the first tests were made a thin slice of margarine was placed by the side of the test colours, and as it was partially transparent it passed the scrutiny. In the cask, however, the transparency is not apparent, and the colour is much deeper. Thus the law is complied with, but in bulk the margarine appears to be of a deeper colour than it actually is. There is no maker in Denmark who puts more than 6 per cent of butter into his margarine, indeed mixtures, practically speaking, do not exist in the country. According to the German law butter cannot be mixed with margarine to any greater extent than it is present in the milk which is employed in the system of manufacture. In Denmark the colour difficulty prevents the addition of butter to any extent. Margarine must also be exposed for sale in oval-shaped tubs, and these are commonly recognised in the shops in the country. When cheese is made by the addition of foreign fat it must be called margarine cheese, the words being printed within a ring of oval shape. A copy of the law must be posted in every butter shop. In the wholesale trade no person can deal in the two articles, butter and margarine; while makers and sellers alike must keep accounts in accordance with the Government requirements, showing what they make and to whom they sell, their books being open to the inspection of the officials. In this country we do not require either a special colour or sale in special vessels, the chief requirement in the Margarine Act referring only to the publication of the word "margarine" in those shops where it is sold and upon the samples offered for sale. This, however, does not prevent those who cater for others from purchasing it or a blend of it, and placing it before them without any reference to its composition.

CONDENSED MILK.

THE condensed milk trade has suffered very seriously from the prevailing competition and the system which in some instances follows upon it—that of using the separator in the factory and removing more or less of the butter fat from the milk and condensing the residue. Those who understand ever so little about the cost of milk are well aware that at the prices at which some brands of condensed milk are sold it would be impossible to prepare it from the pure unskimmed article. We remember the time when the shares in the great Swiss Company were at 400 per cent premium. Now, however, by the introduction of the separator and the alteration in the price of milk, competition is keener, and factories have been established in other countries, especially in Norway, Sweden, Italy, and France. The Anglo-Swiss Company, which is the largest and most ancient of all, has still its factories in Switzerland, in England, and in America. We were once informed by the chief director of the Company that it was not unlikely that much of their business would be transferred to the other side of the Atlantic in consequence of the encouragement offered in connection with tin plates and sugar by the American Government. We have had unusual opportunities afforded us of studying the system of preparation of condensed milk in some of the best factories, and although, the manufacture being a trade secret, it is not proposed to divulge it, yet we are able to give a few important particulars with reference to the cost. We may add here a word with reference to secrecy. Being taken by a nobleman over an English factory which is worked by a private owner, it was not known that we were interested in the milk industry until the moment of our departure. The manager who was responsible for our admittance, which he could scarcely refuse in this instance, exhibited unusual and unnecessary alarm lest a knowledge of the process, which in this case was a preparation of something more than milk, should be carried away and improperly made use of. Manufacturers have in the past sacrificed large sums of money before learning to do the work really well, hence they are naturally unwilling that fresh claimants for public favour in this direction should appear in the market against them, having derived their knowledge from those against whom they intend to compete. The most important factory with which we are acquainted is that at Cham, in Switzerland, where at the time of our first visit some hundreds of men were employed. In that year the milk of 14,000 cows was condensed, while the sale of the milk amounted to 25,000,000 tins, which placed in a single line would extend 1,300 miles. The finest factory owned by the Company in this country is that at Aylesbury, which is supplied with excellent milk by the farmers in the famous Vale.

The following figures show the composition of condensed milk:—

Constituents.	Anglo-Swiss Aylesbury.	New York Commission. Average.	Average of Various Countries.
Moisture	25·10	53·59	25·43
Fat	11·73	14·07	10·78
Casein	15·17	14·62	12·15
Milk Sugar	16·24	15·38	13·48
Cane Sugar	29·46	..	35·89
Ash	2·30	2·04	2·27

The milk referred to by the New York Dairy Commissioner was unsweetened, little of which is consumed in this country. At the London Dairy Show a few years ago there were three samples of unsweetened condensed milk, all of which contained over 50 per cent of water, and the result was that they failed to keep. The water in the sweetened condensed milk varied from 21 to 24 per cent, the fat from 6 to 10 per cent, and the sugar, which included both milk and cane sugar, from 56 to 58 per cent. As the average quantity of water in condensed milk is only about 25 per cent in sweetened samples, as the sugar varies between 45 and 55, the fat between 9 and 17, and the casein between 8 and 18 per cent, it is evident that condensed milk is a most valuable food, and one which the public may purchase—when, as we have suggested, it is pure—with the greatest confidence.

In one factory with which we are acquainted it is the practice to add 10lbs. of sugar to 100lbs. (nearly 10 gallons) of new milk. After this mixture is condensed the composition is as follows:—

Constituents.	lbs.	A 1lb. Tin was found to contain
Water	6·5	·25
Cane Sugar	10·0	·40
Milk Sugar	4·0	·12
Fat	3·6	·10
Casein	4·0	·12
Ash	·5	·02
Total	28·6	1·01

It is a common practice, however, to condense a mixture of milk and sugar until 25lbs. only are left, in addition to from 3lbs. to 4lbs. of sediment, which is unsaleable and which is given to the pigs. Assuming milk to be purchased for condensing at 6½d. per gallon, 100lbs. would cost 5s. 3d., and 10lbs. of sugar at 1¾d. per pound would cost 1s. 5d., so that the total cost of the milk for filling 25 tins, with the waste, would cost 6s. 8d., or 3¼d. per tin. If to this is added the cost of the labour, the average price per tin amounts to 3·58d., but to this sum the cost of the tin itself must be added. It is therefore usually understood that it is impossible to sell condensed milk produced from pure unskimmed milk at the low price at which some brands are offered in the market. Undoubtedly the cost of the plant has prevented many persons in the milk trade from entering upon this business. The machinery for a systematic manufactory of 5,000 litres capacity costs in round numbers £1,200; to this would have to be added the cost of the building, which would necessarily have to be thoroughly adapted to the purpose, and the cost of machines necessary in the manufacture of tins, packages, and other important necessaries. It would therefore be practically useless to enter upon a business of this kind against such experienced competitors as now exist without a very complete equipment.

The manufacture of condensed milk is being attempted in New Zealand. The writer has been consulted in two instances, in both of which difficulties were met with which it is hoped by this time have been overcome. In the first case the difficulty arose from the imperfect dissolution of the cane sugar.

It is next to impossible to obtain complete details respecting the importation of condensed milk, but we have shown that a considerable quantity is obtained from Italy, the imports from other countries being usually included under a general heading, condensed milk being of itself evidently considered too unimportant to obtain special notice at the hands of the Board of Trade statisticians. In the year 1890 we exported condensed milk to the value of £361,000, but of this £225,000 represent foreign or colonial milk. The following figures, however, will show the exact state of the trade in 1890. We applied to the statistical office of Her Majesty's Customs for further information than that which is possessed by the Board of Agriculture, to whom the public can always look for assistance in matters of this or of any other kind, but unlike the practice in that department we were informed that such particulars could be furnished upon the payment of a specific fee, which is not very creditable in a department which is supposed to exist for the benefit of the public.

QUANTITY *and* VALUE *of* CONDENSED MILK IMPORTED *into and* EXPORTED *from the* UNITED KINGDOM *in the Year 1890.*

		Quantity.	Value.
		Cwt.	£
Imported from Foreign Countries and British Possessions.		407,426	847,625
Exported	British and Irish Produce	61,491	136,217
	Foreign and Colonial Produce..............	100,546	225,641
British and Irish Produce—Total Exports, 1889		67,825	142,537

Particulars as to the imports and exports of condensed milk during the twelve months from September, 1890, to August, 1891, are not available.

UNITED STATES.

WHEN it is remembered that we imported last year, from the United States, butter to the value of £322,385, cheese to the value of £2,081,546, and margarine in very considerable quantities, which are not and cannot be expressed under the headings provided in the Government returns, it will be seen that any data bearing upon the trade in dairy produce on the other side of the Atlantic is of considerable interest to the people of this country. We are enabled by the kindness of the Hon. J. R. Dodge, the statistician of the Agricultural Department at Washington, to furnish a number of details which throw a very full light upon the American trade. According to this authority, the butter trade of the United States, that is the annual exports, 70 years ago, were but little more than 1,000,000lbs., the cheese trade being still smaller. Twenty years later the cheese exports assumed the lead, which they have still retained. The exports of butter were increased during the period of the war from 4,000,000lbs. to 26,000,000lbs. per annum; and there was again a considerable fall and a rise in 1877 to 22,000,000lbs., the fluctuations having been very considerable since then, varying from 10,000,000lbs. to 40,000,000lbs., the smallest export being in 1888, the year in which the exports to England were also extremely small. The exports of cheese increased until 1881, declining since that date, and reaching 100,000,000lbs. only three years out of nine.

The following table shows the exports in the seven decennial periods:—

Years.	Butter.	Cheese.
	lbs.	lbs.
1821–30	11,596,858	7,914,198
1831–40	9,086,536	8,247,795
1841–50	33,763,410	90,610,348
1851–60	36,338,779	78,533,783
1861–70	133,985,053	446,512,816
1871–80	152,452,885	999,924,409
1881–90	188,207,800	1,041,585,996

It will be noticed that the increase in each decade has been very marked, and more so from between 1860 and 1870 than at any other period. The next table shows the annual exports from America in each of the last ten years, together with the gross values and the values per pound.

Years.	Butter.			Cheese.		
	lbs.	Dollars.	Cents per lb.	lbs.	Dollars.	Cents per lb.
1881	31,560,500	6,256,024	19·8	147,995,614	16,380,248	11·1
1882	14,794,305	2,864,570	19·4	127,989,782	14,058,975	11·0
1883	12,348,641	2,290,665	18·5	99,220,467	11,134,526	11·2
1884	20,627,374	3,750,771	18·2	112,869,575	11,663,713	10·3
1885	21,683,148	3,643,646	16·8	111,992,990	10,444,409	9·3
1886	18,953,990	2,958,457	15·6	91,877,235	7,662,145	8·3
1887	12,531,171	1,983,698	15·8	81,255,994	7,594,633	9 3
1888	10,455,651	1,884,908	18·0	88,008,458	8,736,304	9·9
1889	15,504,978	2,568,765	16·5	84,999,828	7,839,671	9·3
1890	29,748,042	4,187,489	14·1	95,376,053	8,591,042	9·0

Butter has irregularly decreased from 1881, when it was at its highest point, to 1890, when it reached its lowest point, and with one exception, 1886, the same remarks may be applied to cheese. The Americans say that they do not export their best butter, as the gilt-edged article, which frequently realises 2s. per lb. in New York, cannot be placed upon the English market in prime condition, even by means of refrigeration. They are nevertheless urged to consider the question, and to attempt to carry it out with success. The price realised for American butter is consistent only with inferior quality, for it is lower than the value of good margarine. The price of cheese is also much lower than it ought to be were every package shipped of high quality. What is known as "filled cheese" has been largely made in America, the butter fat extracted from the milk being replaced by inferior animal fat. In the State of New York the manufacture of this article is prohibited, and it is proposed to prohibit it in the Western States.

During the past ten years the average price of butter has been 8½d., during the preceding ten years it was 9d., whereas in the ten years between 1861 and 1870 it was 11½d. The average price of cheese in the same three periods was 5d., 6¼d., and 7⅛d. per lb. Mr. Dodge does not consider that these prices suggest any bar to continued participation in the markets of other countries, but adds that the average cost of butter imported into England in 1889 was 11½d. per lb., while the exports from America averaged only 7d., and yet he is himself paying 1s. 8d. for butter for his own use. He asks why there should not be keen competition with the best butter of Denmark, Norway, and Normandy. It is very questionable whether it is fully understood that the butters of Denmark and Norway are of quite a different nature to those which the Americans call gilt-edged, and which resemble the best brands made in our own country. He also suggests as a permanent reason for the decrease in the butter trade the large and increasing export of margarine and margarine oil. During the six years, 1884–1889, there was an annual average export of 40,000,000lbs. of the oil and from one to two million pounds of imitation butter, while in 1890 the aggregate export of these articles reached 70,000,000lbs., actually a larger quantity than the total exports of butter during the preceding four years. Mr. Dodge says that it is "*the butter of the abattoir*" that is exported, and that the story of the trade is a "*tale of tallow;*" the product is *not one of the udder* any longer, or even a *melting of suet*, but a rendering of all available animal fats which take the place of butter. It appears that while the export of butter—scarcely 1lb. in every 50 which is made—is insignificant, the foreign demand for cheese is much more important, in one season half the make being shipped abroad whereas in a general way one quarter of the entire make is shipped to foreign countries. Here again Mr. Dodge suggests that the strong arm of the law should protect the industry against the wiles of pretence and fraud. We quote a paragraph with reference to the foreign demand for butter:—

> All Europe uses less than twice as much butter as the United States with more than five times as much population. Our consumption may be estimated conservatively at sixteen pounds per head, while that of Europe is not thought to be one-third as much. Very little is used in Italy, olive oil taking its place,

and Russia requires only two to three pounds per head. France requires scarcely the European average, while the consumption of Belgium and Holland is slightly above the average, that of Germany still more, and Scandinavia and Great Britain approach, without reaching, our own rate of consumption.

Nine-tenths of the exports of Europe are purchased by Great Britain, which in the past ten years has imported an average quantity of 232,000,000lbs. per annum. In three countries—Belgium, Norway, and Portugal—there are small deficiencies; Holland exports a net quantity of 90,000,000lbs.; while France, from whom we purchase so much, appears to have only a surplus of 60,000lbs. During the ten years, 1877 to 1886, the European butter-exporting countries exported 22,000,000lbs. more than they imported. The following table shows the percentage of butter imported from the different countries into Great Britain:—

Denmark	35	per cent.
France	29	,,
Sweden	11	,,
Holland Germany America Belgium and other countries	25	,,
Total	100	,,

The American exports were less than 6 per cent. Mr. Dodge has tabulated the average prices of the butters exported from the different countries to Great Britain as follows:—

	Price in cents.		Price in cents.
Denmark	24·0	Norway	24·3
France	23·6	United States	17·7
Sweden	23·4	Canada	18·2
Holland	22·1	Australasia	20·1
Germany	23·0	British East Indies	12·2
Belgium	22·5		

so that with the exception of the last named, which is unworthy of being classed as a butter-making country, American prices are the lowest in the list. With regard to cheese, it is shown that in the ten years already referred to every European country with the exception of Holland, which exported 62,000,000lbs. per annum, and Switzerland 52,000,000lbs., all other countries imported more than they exported. Dealing with net imports, Great Britain is shown to have imported 195,000,000lbs., France 25,000,000lbs., and Italy 19,000,000lbs., while outside of Europe the imports from other countries averaged 140,000,000lbs., the cheese chiefly coming from the American Continent. The gross British imports last year were 213,500,000lbs., but as some of the imported cheese is exported to other countries her net imports are brought below 200,000,000lbs.

The cows in America numbered in a recent year 15,298,625, and at an average value of £4. 19s. 9d. each they were worth £76,296,713.

In New York State 1,563,500 cows produced milk valued at £11,395,639, the land, buildings, and implements employed in connection with them being valued at £70,000,000; while in New York City 93,333,000lbs. of butter, valued at £4,185,000, were received. The butter and cheese factories in the State numbered 1,200, all being inspected.

According to details sent us from the New York Assistant Dairy Commissioner, Mr. B. F. Van Valkenburgh, to whom we owe our best thanks, the exports from the United States to Great Britain and Ireland in 1890 and 1891 were as follows:—

	1890. cwt.		1891. Jan. 1st to July 31st. cwt.
Butter	62,222	....	30,409
Cheese	651,584	....	427,102

From Mr. Dodge we learn that during the fiscal year ending July 31st, 1890, the American exports were:—

TOTAL EXPORTS.

	QUANTITY. lbs.		VALUE. dollars.
Butter	29,748,042	....	4,187,482
Cheese	95,376,053	....	8,591,042
Milk	..	....	303,325
Imitation Butter	2,535,926	....	297,264
The Oil	68,218,098	....	6,476,258

TO THE UNITED KINGDOM.

	QUANTITY. lbs.		VALUE. dollars.
Butter	15,448,163	....	2,234,023
Cheese	81,875,298	....	7,324,531
Milk	..	....	112,182
Imitation Butter	165,477	....	15,391
The Oil	2,452,951	....	238,387

When, however, we add that the oleomargarine produced in the States, as shown by the report of the Revenue Authorities who levy the tax upon it, was in 1888–89 35,664,026lbs., and in 1889–90 32,324,032lbs., the reader cannot fail to feel if not to express astonishment.

CANADA.

DURING the past ten years the export of Canadian cheese to Great Britain has much more than doubled, the figures showing a marked increase almost year by year, but it will be noticed by the figures, which, by the kindness of the High Commissioner for Canada, we are enabled to give, that the values have not exhibited the same regularity, for in 1886, notwithstanding a larger export than in 1884 by 7,500,000lbs., the value was considerably less. During the last few years, however, the position has changed, and exports and values alike have increased. In 1880 the value of Canadian cheese was 43s. 1½d. per cwt., in 1890 it had increased to 44s. 6d. per cwt. This is significant, and the same can be said with regard to butter, which in 1880 was valued at 73s. 11d., against 80s. per cwt. in the past year, although it will be observed that an infinitely smaller quantity was received on this side of the Atlantic. Taking the whole of the Canadian exports of cheese and estimating its value per pound, we find that whereas it was worth ·38s. in 1880 it had only increased to ·39s. in 1890. It will be found by comparison that the figures issued by the Canadian Government do not agree with those issued by the Board of Trade, probably on account of the different periods to which the accounts are made up, and because of the classification of goods as Canadian butter and cheese which should not come under those headings :—

I.—EXPORTS OF CANADIAN CHEESE AND BUTTER TO GREAT BRITAIN.

YEAR.	CHEESE.		BUTTER.	
	lbs.	dollars.	lbs.	dollars.
1880..........	39,153,726	3,772,769	16,687,978	2,756,064
1881..........	48,913,873	5,471,362	16,282,376	3,333,419
1882..........	50,555,644	5,471,656	11,183,746	2,195,127
1883..........	57,672,959	6,409,857	6,230,173	1,330,385
1884..........	69,338,074	7,207,425	6,889,713	1,395,652
1885..........	78,841,459	8,178,953	6,028,902	1,212,761
1886..........	77,823,157	6,729,134	3,546,182	652,863
1887..........	73,185,517	7,065,983	4,076,365	757,261
1888..........	83,323,842	8,834,997	3,343,601	614,214
1889..........	88,534,837	8,915,684	707,087	174,027
1890..........	94,037,860	9,349,731	1,029,346	184,105

II.—TOTAL EXPORTS OF CANADIAN CHEESE AND BUTTER.

YEAR.	CHEESE.		BUTTER.	
	lbs.	dollars.	lbs.	dollars.
1880..........	40,368,678	3,893,366	18,535,362	3,058,069
1881..........	49,255,523	5,510,443	17,649,491	3,573,034
1882..........	50,807,049	5,500,868	15,161,839	2,936,156
1883..........	58,041,387	6,541,870	8,106,447	1,805,817
1884..........	69,755,423	7,251,989	8,075,537	1,612,481
1885..........	79,655,367	8,265,240	7,330,788	1,430,905
1886..........	78,112,927	6,754,626	4,608,741	832,455
1887..........	73,604,448	7,108,978	5,485,509	979,126
1888..........	84,173,267	8,928,242	4,415,381	798,673
1889..........	88,534,837	8,915,684	1,780,765	331,958
1890..........	94,260,187	9,372,212	1,951,585	340,131

In Ontario, where dairy cattle have increased considerably in number, there are 817 factories—33 more than in 1889 and 69 more than on the average of the preceding eight years. In 1883, for example, 635 factories dealt with the milk of 193,840 cows, amounting to nearly 55,000,000 gallons, and producing nearly 54,000,000lbs. of cheese, valued at £1,137,000. In 1890 the 817 factories were supplied by 304,584 cows, producing 83,250,000 gallons of milk and 79,000,000lbs. of cheese. On the average of ten years it has taken 10·37lbs. of milk to produce 1lb. of cheese. There are in addition to the above 37 creameries with an increasing output of butter, the quantity produced in 1890 being on the average about 35,000lbs. per creamery. In 1889 the number of contributors to each creamery averaged 64; in 1890 this had increased to 92. In some instances whole milk is churned, but in the majority of cases butter is made from separated cream. From the latter 742,000lbs. of butter were produced from 1,687,400lbs. of cream. Where milk was churned 25·23lbs. were required in 1890 to make each pound of butter, against 24·87 in 1888. In these creameries the farmers are paid for the milk at the rate of about 3¾d. per gallon, omitting fractions, while in the cheese factories the price per gallon rises to 4⅛d., and in the mixed factories to 4¼d.

There is considerable difference in the size of the Canadian cheese factories, and it has already been urged that this has much to do with the irregularity of price. For example, an Eastern factory turning out a small number of cheeses daily cannot offer so uniform a quality as a Western factory turning out four times the number. The same argument applies with regard to the age of the cheese, and, as it has been aptly put at one of the Canadian conferences, a factory man making five cheeses daily is twenty days before he can offer a buyer a hundred. The Canadians made the most of the Colonial Exhibition to advertise their cheese, and since that year the export has increased by 20,000,000lbs. We have often advocated the plan of educating the public in a similar manner—*i.e.*, by distributing samples at nominal prices—at the large exhibitions. Professor Robertson, who has done so much for Canadian producers, ascertained when in England that English cheese retained its moisture when cut four times as long as Canadian, and as the exposed surface of a cheese which dries rapidly causes considerable shrinkage in weight it is worth less per hundredweight. His opinion is that where acid is developed in the cheese vat before the whey is removed, the resulting cheese, when cut, will dry quicker than where the whey is removed while the curd is still sweet—and he is right. This is one point in which many Canadian makers fall short of British makers. Another point, and one with which the trade is well acquainted, is connected with the rind, which is still made very imperfectly in many Canadian cheeses. The same authority placed a value of 4s. per cwt. upon well-rinded cheeses as against those defective in this point. Canadian boxes are better than they used to be, but there is still something wanting to make them perfect, a fact which is easily ascertained by the examination of a load of boxes in any warehouse in the country where Canadian cheese is imported.

FRANCE.

THE following figures give the imports from France into the United Kingdom in 1890:—

	Quantity. cwt.		Value. £
Butter	525,105	....	2,847,144
Cheese	40,364	....	127,832
	565,469	....	£2,974,976

In the above are not included margarine—believed to be considerable—butter and margarine blends—also considerable—or condensed milk, of which a great deal is made in France. The export of butter from France to us showed a great falling off compared with 1889, but was a large increase over 1888. In 1889 the margarine sent us appears to have been 59,245 cwt. If, therefore, we put it at 60,000 cwt. for 1890, and add these figures to the butter and cheese imports, we find that the *French sent us in all no less than 70,000,000lbs. of dairy produce.*

We are indebted to a personal friend, Professor Lezè, of Paris, for most important data relative to the French trade in dairy goods, from which it appears that in 1890 the total value of the exports was 120,713,730 francs—more than £4,828,500.

The export of soft cheese is gradually extending, but there is a decrease in the export of French hard or pressed cheese. The butter trade shows a consistent increase. The export to Belgium is large, and appears to increase with regularity; but it is connected only with the fresh butter trade, and a quantity is imported in return, while we in England chiefly buy salted butter, although much of this is also practically fresh. The French also appear to import new milk and more condensed milk than they export. The trade with Switzerland is considerably to the advantage of the little country from which France obtains so much Gruyère, although she manufactures a very large quantity in the Doubs and the Jura. France also imports cheese largely from the Dutch Netherlands. While, however, her exports amount, as we have shown, to £4,828,500 in value, her imports only reach £1,400,240. Would that the same could be said of the British trade.

Imports of Dairy Produce into France, 1888–90.

Description and Country.	General Trade—Quantity.			Quantity Consumed.			Values.		
	1890.	1889.	1888.	1890.	1889.	1888.	1890.	1889.	1888.
	Kilogr's.	Kilogr's.	Kilogr's.	Kilogr's.	Kilogr's.	Kilogr's.	£	£	£
Milk, New	5,752,454	2,709,432	2,196,741	5,752,454	2,709,432	2,196,713	46,019	21,675	17,773
Milk, Condensed	2,058,627	1,489,984	817,697	20,893	9,278	10,187	1,170	519	570
Cheese, White Soft	905,828	1,040,905	1,352,058	901,576	929,453	1,329,307	52,291	53,908	74,551
Cheese, other kinds :—							..	..	..
Holland	4,936,501	4,889,393	4,685,147	4,334,055	4,192,998	4,151,793	..	..	..
Italy	2,304,182	2,023,346	1,798,829	639,904	593,318	650,182	..	..	..
Switzerland	9,228,962	12,592,232	13,052,639	6,206,894	6,888,155	7,139,728	..	..	..
Other Countries	1,058,725	1,622,461	1,589,372	946,790	1,508,131	1,375,468	..	..	..
Totals	17,528,370	21,127,432	21,125,987	12,127,643	13,182,602	13,217,171	727,658	790,956	740,156
Butter, Fresh :—							..	..	..
Belgium	3,262,126	3,379,246	3,460,328	2,262,126	3,379,733	3,460,239	..	..	..
Italy	1,073,127	1,060,555	1,204,516	1,010,990	1,024,654	1,175,221	..	..	..
Other Countries	353,836	547,718	796,110	351,600	544,912	785,063	..	..	..
Totals	4,689,089	4,987,519	5,460,954	4,624,716	4,949,299	5,420,523	425,474	455,335	498,688
Butter, Salt	2,262,776	1,938,871	839,117	1,800,352	1,138,066	374,525	147,629	93,321	29,962

Exports of Dairy Produce from France, 1888–90.

Description and Country.	General Exports. French and Foreign Exportations.			Exports of French Produce only.					
				Quantities.			Values.		
	1890.	1889.	1888.	1890.	1889.	1888.	1890.	1889.	1888.
	Kilogr's.	Kilogr's.	Kilogr's.	Kilogr's.	Kilogr's.	Kilogr's.	£	£	£
Milk, Condensed ……	2,054,019	1,489,731	826,555	15,941	8,564	18,116	924	496	1,050
Cheese, White Soft ….	1,526,361	1,356,408	1,295,983	1,522,115	1,242,302	1,273,213	91,327	74,538	73,846
Cheese, other kinds :—							..	..	..
Italy ………………	1,026,083	1,729,742	1,553,485	271,747	414,382	372,689	..	..	..
Switzerland ………	244,295	225,961	214,112	241,082	221,126	206,679	..	..	..
Algeria ……………	1,863,615	2,130,563	2,140,439	1,666,953	1,782,584	1,786,459	..	..	..
Other Countries ….	6,251,025	8,166,622	7,964,337	1,792,202	1,859,800	1,514,276	..	..	..
Totals ………	9,385,018	12,252,888	11,872,373	3,971,984	4,277,982	3,880,103	246,263	265,235	217,285
Butter, Fresh :—							..	..	..
England …………	256,785	965,198	1,065,255	930,671	941,014	1,042,686	..	..	..
Belgium …………	3,395,266	3,299,698	3,038,623	3,387,719	3,292,171	3,033,657	..	..	..
Switzerland ………	284,719	286,193	294,405	279,517	286,193	284,315	..	..	..
Algeria……………	504,867	460,372	425,283	504,151	460,272	417,891	..	..	..
Other Countries ….	285,672	245,527	233,488	260,906	238,493	236,916	..	..	..
Totals ………	5,427,309	5,256,988	5,057,054	5,362,964	5,218,143	5,015,465	601,378	594,868	571,763
Butter, Salt :—							..	..	..
England …………	27,834,955	28,027,597	21,997,305	27,644,104	27,765,746	21,791,229	..	..	..
Brazil ……………	4,371,669	2,895,694	3,261,881	4,370,642	2,883,695	3,255,770	..	..	..
Other Countries ….	2,590,551	2,516,206	1,514,421	2,359,029	1,991,405	1,362,788	..	..	..
Totals ………	34,797,175	33,439,497	26,773,607	34,373,775	32,640,846	26,309,787	3,712,368	3,525,211	2,788,837
Margarine …………	6,845,217	8,135,666	7,171,595	6,841,364	8,135,279	7,171,595	246,289	292,870	301,207

The butter received in Paris in 1890 amounted to 19,333,000 kilogrammes, or 7·4 per cent more than upon the average of the preceding five years. Of this, 203,000 kilogrammes came from foreign countries. The following figures indicate the maximum and minimum prices of the butter sold in Paris :—

	Kilogramme.		
In the Lump.	Maximum Prices.		Minimum Prices.
Isigny butter	9·00	....	1·50
Gournay butter	5·36	....	1·20
Other brands	5·34	....	·80
Per half-kilogramme	4·54	....	1·20
In small pieces	3·50	....	·90

Reducing these figures to English weight and money, we find that the top price for Isigny was 2s. 7d. per lb., and we have actually been upon a farm where this figure was made and even exceeded. By the existing French law it is forbidden to sell butter substitutes, or such substitutes mixed with butter, under the name of butter. Parcels, packages, and casks must be branded "margarine," "oleo-margarine," or "animal fat," and the purchaser must be told when he purchases a butter substitute that it is not butter. The penalties are severe—imprisonment and fine, and a second conviction within twelve months entails a lengthened confinement and a heavy fine—which some have already suffered.

DENMARK.

We have already referred to the importance of Denmark as a butter supplying country. It will not be inappropriate if we briefly describe the class of work which is performed at an average Danish factory. In all there are about 150,000 holdings upon which dairy cows are kept, and taking the average number of cows at 900,000 we get an average of six cows per holding. There are farms upon which from 150 to 300 cows are kept, but by far the largest number of cows are kept upon very small holdings, the occupiers of which keep but very few cows, and it is these people who have obtained the greatest benefit from the co-operative butter factory system. In connection with the factory to which we refer there are 161 associates, who own among them 1,155 cows, an average of about seven each. Some it is true own from 30 to 40, but on the other hand there are others who own but a single cow. The milk is brought in between five and eight in the morning, and the creaming is completed by nine by the aid of the Danish separator, the skim milk being returned to the contributors, who are charged a moderate price for it. The sum required to equip the factory, £1,828, was furnished by a local bank who receive interest at the rate of 4 per cent, a larger proportion of this being paid by those who have joined the organisation since its establishment. The farmers are paid for their milk in proportion to the butter fat it contains, tests being made twice by means of the ingenious apparatus of Fjord. The manager is paid at the rate of 6 per cent for all butter exceeding one pound per 28lbs. of milk, not by any means a high average. In the year 1888-9 the quantity of milk employed in the manufacture of butter amounted to 2,097,655 kilogrammes, while in the year 1889-90 the quantity of milk employed reached 2,596,000 kilogrammes, an average of 1,264⅓ gallons daily during the first period of working, and of 1,564¾ gallons during the second period. The quantity of milk produced during the first year was 6·08 kilogrammes per cow per day, while during the second year this average was increased to 6·15, showing an average per annum of 2,219 kilogrammes and 2,245 kilogrammes, a very respectable yield. In 1888 the quantity of milk necessary to obtain a pound of butter was 26·65lbs., while in the following year 27·39lbs. were required, the daily production being in the one year 473lbs. and in the other 572lbs. The quality of the milk is shown to have decreased in butter value, and it may be assumed, perhaps, that farmers, finding the price lower than they thought it ought to be, reduced the quality by a system which is well known to those farmers who are bad feeders.

In the first year the quantity of cream produced per 1,000lbs. of milk was 37·53lbs., while in the second year this was reduced to 36·49lbs. As the milk was dealt with in kilogrammes there was a loss shown in the second year as compared with the first of five francs, or 4s. in English money, on every 1,000 kilogrammes employed. There were other receipts beyond those obtained from the sale of the butter. In the first year these amounted to 21s. 2d. and in the second year to 21s. 1d.

Again, dealing with the same quantity of 1,000 kilogrammes, or its equivalent of 37 kilogrammes of butter, upon an average of the two years it was found that the expense of transport amounted to 2s. 11d. in 1889; of heating, of 1s. 4d.; of salaries, which were reduced in the second year, of 1s. 8d.; of packing, 1s. 3d., this having also been reduced very considerably; of interest upon borrowed capital, 1s. 5d., this showing an increase; of repairs, &c., 1s. 2d., a considerable increase on the previous year; and of various other expenses, of 7d., showing a total expense of 10s. 2d. in round numbers for every 1,000 litres, or 220 gallons of milk dealt with, or a fraction more than one halfpenny per gallon. These figures are of great importance, as showing what is actually done in Denmark by means of the much-vaunted system of factory dairying. In this way the farmers have received the sum of ·1125 francs per litre, equivalent to 8s. 11d. per 22 gallons of milk, or about 4·8d. per gallon. In addition to this there is a distribution of the skim milk, which is divided between the contributors in accordance with the quantity of milk which they severally deliver to the factory.

The total export trade of Denmark amounted to £10,436,000 in 1887 (against nearly £14,000,000 imports); two years later the exports of butter to Great Britain reached £3,742,869, or more than one-third. In the same year, out of our total import of 1,927,842 cwt. of butter, 677,398 cwt. came from Denmark, together with 148 cwt. of margarine, out of a total of 1,241,690 cwt., and 3,228 cwt. of cheese out of a total of 1,907,999 cwt. The rise of the Danish export trade may be better understood when we show that in 1877 the export of butter amounted to 11,068,640lbs., and that it increased gradually until in 1885 it had reached 35,250,740lbs. What has since occurred will be seen from the tables below. It is also interesting to note the periods during which the butter is exported in the largest and smallest quantities, the July quarter showing the heaviest returns and October the lightest:—

QUARTERLY EXPORT OF BUTTER PER CENT.

	October.	January.	April.	July.
1877–78	21	13	25	41
1878–79	18	23	25	34
1879–80	22	37	33	28
1880–81	22	26	29	23
1881–82	15	23	26	36
1882–83	19	25	36	26
1883–84	22	23	28	27
1884–85	18	19	34	29
1885–86	19	24	27	30

No margarine has been imported from Denmark during the last few years, but it will be noticed in the table of imports that the receipts for butter in 1890 reached nearly £4,500,000 in value, while for 1891 the receipts for the first eight months were at the rate of more than *£5,000,000, or nearly one-half the entire exports of Denmark in 1887.* These are most startling figures. The prices of butter have, however, systematically fallen. Ten years ago Danish butter averaged 1s. 2½d. per lb. in our markets, in 1890 it had fallen to 11d., a very serious difference, and one which cannot fail to influence the prosperity of the Danish farmer, as well as the farmers in this country, in a most serious manner.

According to the "Board of Trade Journal" for October, 1891, the average price of export butter per cwt. in Denmark has been as follows:—In 1881, £6. 15s.; 1882, £6. 13s. 4d.; 1883, £6. 6s.; 1884, £6. 2s. 7d.; 1885, £5. 13s. 0½d.; 1886, £5. 6s. 9½d.; 1887, £5. 6s. 4d.; 1888, £5. 2s. 11d.; 1889, £5. 7s. 2d.; 1890, £5. 2s. 11d.

"The average price for the past year was the same as for 1888, but otherwise it will be necessary to go back some twenty years to meet with an equally low average. The cause of this sad result can scarcely be attributed either to any decline in Danish butter in the English markets or to any decline in the purchasing of English customers, or even to any falling off in the quality of the butter. The cause may, perhaps, be more justly laid to the objectionable course pursued of late in this export trade, namely, in the increase of the consignment business and the decline in the free-on-board sales. The price movements for finest export butter in the course of the past year have been great, the minimum price having been £3. 18s. 9d. per cwt. in the month of July, and the maximum price £6. 3s. 9d. per cwt. in the month of November. During the summer months the average price was only £4. 5s. per cwt., that is to say, a lower average than has been known for a long series of years."

SWEDEN.

Our trade with Sweden is a gradually increasing one. Upon our first visit to that country, some eight years ago, we heard complaints that Swedish butter was shipped to England as Danish. Now, however, shipments are made direct, and an important trade is growing, but it can never be so large as might be supposed from the size of the country, and for purely physical reasons if for no other. There is, however, no reason why the Swedes should not rival Denmark in the butter trade, but in spite of their efforts in the direction of cheese we do not think they can compete in our markets with any degree of success during the present generation. In 1890 the imports of butter into the United Kingdom reached 224,235 cwt., showing a gradual increase during the few preceding years, the value being £1,175,722, equivalent to £5. 4s. 10d. per cwt., by no means a bad average considering the competition and the distance the butter has to travel. A small quantity of cheese was also sent us, the weight in 1889 having been 1,147 cwt.

The general exports of butter from Sweden have risen immensely during the past twelve years. In 1876 they reached only 3,516,824 kilogrammes; in 1886 they had risen to 12,000,000 kilogrammes, or 26,400,000lbs.; indeed, with but three exceptions—grain, wood, and metal—butter stands highest on the export list. Swedish butter is generally as good as Danish. It is made upon the same principle, and equally strenuous efforts are being made to maintain the quality and the trade with other countries.

OUR TRADE IN DAIRY PRODUCE.

NORWAY.

WHEN in Norway in the month of September, 1891, we called upon the Director of Dairying, who afforded us considerable and valuable information in connection with the manufacture of butter and cheese in Norway. We have also to thank him for the following data, showing the total exports, as well as the exports from Norway to Great Britain :—

EXPORTS OF DAIRY PRODUCE FROM NORWAY IN 1890.

	Total.		To Great Britain and Ireland only.	
	lbs.	£	lbs.	£
Butter	464,420	21,111	414,084	18,822
Margarine	2,935,460	74,128	1,079,298	27,255
Cheese	171,732	3,466	41,163	833
Milk, condensed	5,899,047	111,722	5,894,704	111,266
,, sterilised	138,292	1,083	90,178	705

In 1890 we received 15,084 cwt., or 1,689,408lbs. of margarine according to our own Government returns, this being valued at £45,578, showing a gradual increase upon previous years. The imports of butter in the preceding year amounted to 5,282 cwt., and of cheese 143 cwt. The people of Norway are in earnest about the dairy industry, and they are attempting to follow the example of the sister kingdoms of Sweden and Denmark, although their advantages are not quite equal. They have dairy schools, and are commencing to manufacture Cheddar and Gruyère cheese, and it seemed to us, when inquiring into their system in their own country, that they looked as a matter of course to the English market to assist them in the near future. A quantity of butter and cheese has for many years been imported into Norway, although the imports are not so large as they were a dozen years ago, when they reached 4,500,000 kilogrammes of butter alone, the imports of butter now being little more than 3,000,000 kilogrammes, while the imports of cheese amount to 225,000 kilogrammes, against 489,000 kilogrammes twelve years ago.

HOLLAND.

FROM the Ministry of Commerce at the Hague we learn that there are no means of ascertaining the quantity of milk, cheese, butter, or condensed milk produced in Holland. The quantity and value of the goods exported to us are as follows :—

	QUANTITY.	VALUE.
	cwt.	£
Butter	156,069	792,786
Cheese	292,265	723,105
Margarine	1,001,968	2,804,675
	1,450,252	£4,320,566

This quantity (1,450,252 cwt.) means 162,428,224lbs., or, taking the population of Great Britain at 30,000,000 in round numbers, 5·4lbs. per head per annum. This is indeed an extraordinary state of affairs. The Dutch import no dairy produce whatever, *but they import tallow and lard,* which in 1887 amounted to 72,604,000 kilogrammes.

Let us see how this enormous trade has been gradually built.

Imports of Tallow and Lard into Holland.

KILOGRAMMES.

1877.	1879.	1881.	1883.	1887.
25,197,000	37,464,000	50,059,000	57,726,000	72,604,000

Now the population of Holland is not large; at the last census of which we have details it was 3,309,128. So small a number of persons do not require 159,728,800lbs. (72,604,000 kilogrammes) of fat of this kind for their own consumption, equivalent to 48lbs. per head. The inference is, therefore, that it is imported for the manufacture of margarine largely for the benefit of this country. Benevolent Dutchman! We cannot find fault with him. He is conducting an energetic and profitable trade while John Bull is simultaneously abusing and consuming the interesting food he manufactures. In the statistical abstract of the Board of Trade we learn that the Dutch trade in butter has risen enormously since 1877, when the total exports were 23,000,000 kilogrammes, whereas ten years later it had risen to 77,000,000 kilogrammes, with the exception of grain and flour the largest quantity of any article exported. Dairy goods together form by far the largest export from the Netherlands, but the trade in cheese was almost identical in the two years 1877 and 1887. The Dutch butter and cheese trade may yet increase further, as the people are industrious and thrifty, and would willingly produce more if we were willing to buy. To the margarine trade no limit can be applied. Lastly, it is worthy of remark that, in spite of the great increase in the export of Dutch butter, the number of cattle in the country remains practically as it was when the exports were small by comparison.

GERMANY.

The quantity of butter sent from Germany to the United Kingdom amounted in 1890 to 104,450 cwt., 7,000 cwt. less than in the previous year. The value of this butter was £544,000, against £813,000 in 1888. The quantity of cheese imported is very small indeed, 450 cwt. in 1889, while in the same year we received from Germany 22,057 cwt. of margarine. Germany does not appear to export any important quantity of cheese to any country, whereas her total butter exports amount to 14,667,500 kilogrammes (32,250,000 lbs.) in 1887—the latest date at which we have the Zollverein figures. This was considerably in excess of any of the previous ten years. One of the most important centres of the German butter trade is Kiel, but butter is not made to any considerable extent in that neighbourhood, although there are one or two factories, the chief of which we are well acquainted with. Schleswig and Holstein are perhaps the two principal districts, and a great deal of the butter made in these provinces is exported *viâ* Kiel.

ITALY.

THE exports of Italian produce to this country are never quite clear. The probability is that different routes are adopted, merchants taking advantage of the ports of France, Belgium, Germany, or Holland, and in consequence, the country of origin not being ascertained in every case, the imports are erroneously credited. I have to thank the Director of Agriculture at Rome for the following figures:—

EXPORTS TO GREAT BRITAIN.

	Kilos.
Condensed milk	612,600
Fresh butter	16,000
Salted butter	669,500
Cheese	1,770,900
	3,069,000

Thus we receive from Italy 6,751,800lbs. of milk produce, no details of which appear in the Board of Trade returns. In the Board of Agriculture returns of the previous year the imports of cheese are stated to have been 233 cwt., and of butter 383 cwt., both figures being erroneous, as many in the trade could show. Major Craigie, the director of the statistical department, will alter this, and we shall probably be able to learn the exact truth with regard to the returns of this as of other countries. The actual amount of the produce of Italian dairies cannot be ascertained, but it is a noteworthy fact that large sums of money are spent by the Government in dairy education, and the movement in the direction of improving butter and cheese is already achieving a great work. Italy will be tapped later on when her resources are better known to British buyers, so many of whom do business with Denmark, America, and the Colonies with less advantage than they could do with the swarthy sons of the South. Italian dairymen must, however, conduct their work in a more cleanly manner. We have seen them absolutely sweltering under a hot sun with their arms in the milk to the shoulders, and their utensils and buildings reeking with the partially decomposed matter left from previous days' work. It is a strange fact that so large a cheese-making people import cheese to the value of £839,760.

SWITZERLAND.

This little country, with less than three millions of people, exports an enormous quantity of cheese, the value in a recent year exceeding 40,000,000 francs (£1,600,000), and it is practically all Gruyère. Roughly speaking, this quantity represents 80,000,000 gallons of milk produced by 200,000 cows, so that there is one cow for every fifteen persons kept for the export cheese trade. This, however, does not by any means represent the total exports of Switzerland. In the same year the value of the condensed milk exported was £432,280; so that the total dairy exports exceed £2,000,000. Five years ago the exports of condensed milk exceeded the above by nearly 50 per cent. We cannot look to the Swiss for butter, an industry they do not cultivate extensively, or for any other class of cheese than Gruyère; but if this article were pushed in our markets we have no doubt that it would be much more extensively consumed.

BELGIUM.

We receive butter and margarine from Belgium, although not in very considerable quantities. In 1888 margarine valued at £18,130 was sent to Great Britain, in the following year the import reached £30,269, but last year it fell to £4,454. The quantity of butter is too small to be separately epitomised in the Board of Trade accounts, but the Board of Agriculture shows the amount to have been 44,693 cwt. in 1889, while we received cheese to the amount of 28,971 cwt. Thus we received in all in that year 83,955 cwt. Belgium is not a dairy country, and the probability is that much of the butter and cheese which leave her ports are of foreign origin. Twelve years ago the value of the exports of butter to all countries from Belgium was greater than it is now. In 1878, for example, the exports reached 5,490,000 kilogrammes, valued at 15,920,000 francs (£636,000), while in 1887 the quantity had fallen to 3,798,000 kilogrammes, valued at 2,875,000 francs. The former quantity could hardly have been produced by Belgium with her five millions of people and 750,000 cows.

RUSSIA AND OTHER COUNTRIES.

The exports received from Russia are not mentioned in the Board of Trade returns, but from another source we find that in 1889 the imports of butter from that source were 8,393 cwt., and of cheese 4,176 cwt., by no means an important trade, but it is enough to form the nucleus of a trade in the future should the Russians, as some of their agricultural economists desire, take up dairy farming as an important feature of their system. It may be mentioned in addition that the total exports of butter from Russia in Europe amount to between 11 and 12 million pounds, a much more astonishing quantity than is generally supposed. The butter exports, too, show a very consistent increase, having risen from very little more than half the quantity in 1877.

The countries in the East of Europe are consumers rather than producers of dairy produce, and it is within our knowledge that efforts have been made during the last two or three years to inaugurate a system of dairying upon modern principles both in Spain and Portugal. Portugal imports about 1,333,000 kilogrammes of butter and margarine, the quantity being tolerably stationary during the last ten years. On one occasion small consignments of cheese were sent into the English market from Portugal and Spain, but a year or two ago Spain sent us 109 cwt. of butter, which is hardly worthy of reference. Egypt appears as an importer of cheese, the quantity increasing year by year. It is now about £70,000 in value, having risen from one-third of this amount ten years ago. We receive an insignificant quantity of butter from the Channel Islands; most of the butter known in the English market as Jersey is really Brittany, for until a recent date the Jersey consignments to England were practically *nil.* The visit of the Dairy Farmers' Association in May, 1891, has caused some interest to be taken in the business of dairying, and exports have already commenced to Guernsey, while it is not at all improbable that in a short time we shall receive real Jersey butter upon the English market.

No dairy produce arrives into Great Britain from Austria, but in one year 1,000 cwt. of butter were sent us from India, while on another occasion 150 cwt. of cheese were sent from Turkey.

AUSTRALASIA.

THE capacity of the Australian colonies to produce butter and cheese and condensed milk for export can scarcely be estimated. Some writers have suggested that the mean temperature of some parts of the various colonies is too high for successful milk manipulation, but we are of opinion that science has already provided the means of minimising this difficulty wherever milk can be economically produced. The following figures give the population, number of cows, and grass acreage in each colony:—

	Population. Number.	Number of cows.	Permanent grass acreage, 1888.
New South Wales	1,122,200	261,315	200,332
Victoria	1,118,028	368,047	184,991
Queensland	406,658	—	7,592
South Australia	325,125	—	23,217
New Zealand	622,895	—	6,228,655

OUR TRADE IN DAIRY PRODUCE.

Practically speaking, New Zealand is at this moment the only factor of importance in connection with our home trade. Queensland and South Australia export nothing. Victoria exports butter and cheese, although not in very serious quantity, whereas she imports a very large quantity of preserved milk in proportion to what she exports. New South Wales, which is an exporting colony, also imports upon a large scale, and therefore at the present time we may dismiss these colonies from the list of our important competitors, although it will be well to ascertain what they are actually doing in the manufacture of dairy goods. According to Mr. Coghlan, the statistician of New South Wales, the consumption of butter in the colonies and certain other countries is as follows :—

	Butter. lbs.		Cheese. lbs.
New South Wales	16	....	5·7
New Zealand	16	....	4·5
South Australia	16	....	5·2
Great Britain	26	....	—
France	7	....	—
Germany	12	....	—
United States	18	....	—

We have dealt with our own estimated consumption on another page, but the above figures are strikingly illustrative of the fact that in Great Britain we are among the heaviest consumers of butter in the world.

NEW SOUTH WALES.

No butter, the produce of the colony, was exported to Great Britain until 1887, when the total exports amounted to 722,322lbs., valued at £20,758, of which 483,657lbs., valued at £12,411, came to Great Britain, the steamship companies having fitted up refrigerating appliances. The import from Great Britain in the same year was 6,022lbs., valued at £203. The export of cheese, the *produce of the colony*, to Great Britain commenced in 1887, when 18,418lbs., valued at £322, was sent, the total export of the colony's produce of cheese in that year being 163,648lbs., of the value of £3,494. The import from Great Britain in that year was 74,751lbs., valued at £2,557.

No statistics respecting the butter and cheese manufactured were collected until 1887, when the quantities made were 16,106,000lbs. and 5,780,000lbs. respectively. The imports of butter and cheese into the colony from all sources show a large excess over the total exports, thus :—

	BUTTER.			CHEESE.		
	Imported. lbs.		Exported. lbs.	Imported. lbs.		Exported. lbs.
1889....	1,904,737	....	662,489	955,494	....	300,750

The exports of butter and margarine, which amounted to £24,000 in 1888, fell to £3,570 in 1889. The number of dairy cows in 1890 was estimated at 261,315, and the milk yielded, 143,723,000 gallons. Of this it was estimated that the quantity consumed in making butter and cheese was 65,000,800 gallons. The total weight of butter made was 17,600,264lbs., and of cheese 4,834,286lbs. Dairy farming has made very rapid progress of late years. A large proportion of the butter produced in New South Wales is made from separated cream, and it obtains 3d. per lb. higher in the city market than butter made on the old system. Again, whereas each pound is made on the average from 2·6 gallons, the butter made without the assistance of the separator requires from 3 to 4 gallons of milk to the pound. There were in all 234 factories up to 1890.

VICTORIA.

Between 1881 and 1890 the increase in dairy cows in Victoria was estimated at 38,849, the population increasing in the same period by 240,000. The Government statistician remarks that although no complete returns have been obtained, yet in 1889–90 it was ascertained that 31,775 cows produced a daily average of 42,285 gallons, or about 15,500,000 gallons per year, from which over 2,200,000lbs. of butter and 1,790,000lbs. of cheese were made. It must, however, be assumed that a large quantity of this milk was consumed in its neat state, inasmuch as that remaining after the production of the butter and cheese must have been very considerable. Mr. Wilson, the Government dairy expert, estimates that the dairy produce of the colony in 1889–90 was as follows :—

Butter from 89,786,260 gallons, at 2½ gallons per lb., or 35,914,500lbs. at 8d.	£1,197,150
Cheese from 17,957,250 gallons, at 1lb. per gallon, or 17,957,250lbs. at 6d.	448,931
Milk consumed, ¾ pint per head per day, 38,256,500 gallons at 8d.	1,275,216
	£2,921,297

There are several travelling dairies in Victoria, by means of which excellent work is being done; and there does not appear to be any reason connected with the growth of the colony why the exports should not increase. Upon the basis of the estimate of a consumption of 16lbs. per head, the total consumption in the colony would not exceed 18,000,000lbs.; but the Government expert suggests a consumption of nearly 36,000,000lbs., while the exports were little more than 1,000,000lbs. Again, while the estimated manufacture of cheese was 17,000,000lbs., the consumption at 5lbs. per head would not exceed 6,000,000lbs.; nor do the exports assist us, for only 300,000lbs. were exported, while 150,000lbs. were imported. Further, 2,250,000 tins of condensed milk were imported and 72,000 exported; so that as the milk estimated in the foregoing table must have been produced—368,047 cows × 400 gallons each = 147,218,800 gallons—there is a screw loose in the estimates which should be looked into. It appears that the Government of Victoria pays 1d. royalty for every pound of butter produced that sells at 7d. per lb., 2d. for every pound sold at 9d., and 3d. for every pound sold at 1s. Does this explain the matter?

The colonial returns show the imports and exports to be as follows:—

Duty ⅌ lb.		Imports. lbs.	Value. £
2d.	Butter	81,227	3,777
2d.	Cheese	157,310	4,794
Free.	Preserved Milk	2,234,127	50,096
2d.*	,,	465,066	9,691

	Exports. lbs.	Value. £
Butter	1,029,742	37,799
Cheese	312,469	8,610
Preserved Milk	72,647	1,732

The value of the butter and cheese exported from Victoria has fallen considerably of late years, as the following figures show:—

	Value of Exports.		
	1879. £	1884. £	1889. £
Butter and Cheese	59,714	145,545	46,409

SOUTH AUSTRALIA.

In this important colony there were in 1889 ten butter and cheese factories, employing thirty-four hands and fifty-five horse power—a fact which does not convey an exalted idea of the dairy industry. In the markets of Adelaide the price of fresh butter varies from 5d. in October to 2s. per lb. in April, salt butter, sold only between February and April, selling at 10d. to 1s. 1d. per lb. September, October, and November appear to be the three months during which the supply exceeds the demand, and these months would exactly suit the British trade. The price of cheese varies between 6d. and 9d. per lb.; here, therefore, there does not appear to be any necessity for export, the home prices being sufficiently satisfactory.

---

* After July 30th, 1889.

Milk varies between 4d. and 6d. per quart, a fact which also indicates a great deal more than it appears to do. The wages of good cheesemakers is about 15s. per week, with board and lodgings; of man and wife, 29s.; of dairymaids, 12s.; and of milkmen, 20s. per week. The exports are as follows :—

BUTTER.

	Quantity. lbs.		Value. £
Produced in the colony..........	515,177	....	18,604
Not produced in the colony	58,948	....	2,698
Total exports	574,125	Total value..	21,302

CHEESE.

	Quantity. lbs.		Value. £
Produced in the colony..........	3,876	....	131
Not produced in the colony	134,206	....	4,683
Total exports	138,082	Total value..	4,814

PRESERVED MILK.

	No. of Tins.		Value. £
Not produced in the colony	250,030	....	5,854

IMPORTS.

	Quantities. lbs.		Value. £
Butter	53,517	....	2,325
Cheese	301,210	....	8,491
Preserved Milk	500,618	....	10,037

The butter exported is thus very largely in excess of that imported. The imports, however, are almost all from Victoria, while that exported practically all goes to New South Wales and Western Australia. Again, the imports of cheese are, on the contrary, larger than the exports—that imported chiefly coming from Victoria, while that exported goes to New South Wales. The same colony takes almost all the condensed milk, the majority of which comes from Great Britain. Thus the dairy produce trade of South Australia is almost entirely intercolonial. In 1888 the exports of butter made in the colony reached £27,000, but previous to that the exports had been extremely small.

NEW ZEALAND.

DAIRY produce ranks very high in the list of the chief exports of this colony, and the increase in the trade has been so rapid that, apart from the great efforts which are being made to advance it, we may expect, at all events as far as British imports are concerned, New Zealand butter and cheese to run the productions of Denmark and America very close indeed in the future. Ten years ago the export of butter reached only £8,350; in 1890 the figures were more than twenty times greater. In 1880 the value of the cheese exported was £1,983; in 1890 it had risen to nearly £50,000. In other words, whereas the total exports were only £10,333 in 1880, they had risen to £207,687 ten years later.

In 1890 a Government Committee made investigations in connection with the dairy industry, when a great deal of evidence was taken, some of which was valuable, while much was of a most worthless nature—worthless because it was given by men entirely ignorant of the subject. The Committee reported that much of the butter and cheese made in the colony was "quite equal to that produced in any part of the world." Now, as quality in butter depends upon skill in manufacture—good milk being used—we fail to see why the Committee recommended the engagement of Danish experts to impart scientific and practical instruction, for there are clearly expert makers close at hand, or this fine butter could not have been produced. The Secretary of the Canterbury Agricultural Association recommended the employment of a Danish or Swedish expert, declaring that Sweden was the best dairying country in the world, and that both Denmark and Sweden had several dairy schools. Such evidence would not be possible had this gentleman any practical knowledge of his subject. Sweden has schools connected with the two principal agricultural colleges. The buildings and appliances are practical, but there is no system worthy of the name, while the teachers—well, we could not find a first-rate expert in the country. Sweden itself is a huge country of lakes, forests, and stones. If, as is claimed, New Zealand is a perfect dairy country, with its green grass throughout the year, then Sweden is not, with its seven to eight months of severe weather, its patches of inferior pasture, its system of cropping, in which roots and other dairy farm crops form so small a part, and its inferior cattle. No; Sweden is a charming country, but its small, ill-formed cattle alone indicate the capacity of its soil. These cattle are largely crossed and supplemented by the Ayrshires, which are known to thrive on poor pastures and hard fare. Similarly ridiculous is the statement that Swedish butter is the finest in the world because the Government has spared no expense in training the people. There is not an authority in Sweden connected with agricultural education who would not laugh on reading it. With regard to Danish teaching, we know a few first-rate men, but there are a score in England and Scotland for every one in Denmark. The ordinary Danish skilled butter-maker is not a scientific expert at all, but an individual who can be taught his business in a couple of months. There was only one Fjord; there is only one Storch, one Segelcke, and one Boggild; but these are scientists, not butter-makers. In all there are a dozen dairy consulents—experts who advise on dairy matters—one of whom wrote to the Committee claiming (1) that Denmark was the *only* first-class dairy country in the world, and (2) that Danish butter was preferred everywhere on account of its superiority and its keeping qualities—both statements entirely in conflict with truth. He also added that there were several special matters connected with the packing of butter *which are kept secret.* Another wiseacre, a Mr. W. R. Yorke, who represents the Liverpool firm of Boyd and Grant, told the Committee that £14,000,000 sterling was sent to Denmark for butter in 1889. The imports really amounted to £3,750,000. Also that the Danes owned two cows for every acre of land they possessed. Imagine one cow per half-acre! As there are 6,914,753 acres cultivated, the cows in Denmark should at this rate number nearly 14,000,000; but they actually number less than 900,000. Another witness, an expert with fifteen years' experience in the London trade, told the Committee that New Zealand butter would not take its place as a first-class article in the old country, and that the best plan would be to introduce some practical makers from thence. A great deal was said by different witnesses about freezing butter, some advocating the practice, others very properly condemning it. In a report which was prepared for the writer of these lines for the Agent-General for New Zealand, it was pointed out that freezing butter is a most objectionable practice, and that when cooled to from 36 to 37 degrees Fahr. it is equally well preserved, keeping well when removed from the cold chambers *for sale,* which frozen butter will not. We recently had a conversation with a very large British merchant and expert, who, having visited the colony to satisfy himself, sent out a representative immediately upon his return with the object of opening up business. This gentleman is satisfied that good butter and good cheese can be landed in this country, and we have every reason to believe that colonial butter will, through him, supply a very large class of custom which has hitherto been supplied by Danish.

The quantity and value of the exports from New Zealand in 1890 were as follows:—

Butter and Cheese.	
Quantity. lbs.	Value. £
75,270	207,687

The first quarter of 1891 showed an increase of £8,000 as compared with the first quarter in 1890.

OUR TRADE IN DAIRY PRODUCE.

The value of the exports from New Zealand in 1889 was as follows:—

	BUTTER.		CHEESE.		MILK.
	£		£		£
United Kingdom	73,448	....	18,230	....	65
Victoria	10,021	....	7,465	....	354
New South Wales	44,449	....	16,390	....	231
Queensland	7,403	....	16,853	....	—
South Australia	1,255	....	3,196	....	—
West Australia	1,685	....	1,071	....	—
Tasmania	5,329	....	1,606	....	—
Total value of exports	146,840	....	67,105	....	965

The milk exported is not all manufactured in the colony. The bulk of the butter and cheese exported, for which particulars are not given, goes to Fiji, South Sea Islands, and Bengal.

IMPORTS OF NEW ZEALAND BUTTER INTO GREAT BRITAIN.

	Quantities.		Values.
	cwt.		£
1885	1,081	....	4,634
1886	101	....	428
1887	3,585	....	13,118
1888	15,801	....	64,001
1889	14,267	....	65,338

The total exports of butter and cheese from Australasia into Great Britain, according to the statement of trade of 1890, was:—

AUSTRALASIA (IMPORTS THEREFROM).

	Cwt.		£
Butter	16,315	....	75,439
Cheese	7,137	....	17,982

The retail value of fresh butter in New Zealand varies from 6d. to 1s. in Auckland and Wellington (these being the general outside figures) to 1s. 9d. at Westland Goldfield. Salt butter realises 1d. to 2d. less in the towns. Cheese varies between 3½d. at Canterbury to 5d. at Auckland and 8d. at Wellington, imported cheese being 1d. to 4d. per lb. higher.

IMPORTS AND EXPORTS.

A BRIGADE of figures relating to British imports and exports conveys very little information to those who are satisfied to be told that we import most of our cheese from America and most of our butter from Denmark and France. No sufficient idea, however, can be conveyed to the minds of thinking people—to those, in a word, who are not satisfied with anything less than an array of such facts as the statistical departments of our own country, under the most effective direction of Major Craigie, to whom we once more gladly acknowledge our indebtedness, and of other countries, where figures have long been manipulated to the infinite advantage of the people, are able to furnish us with.

IMPORTS.

Quantities and Values of Dairy Produce Imported into the United Kingdom.

1881—1885.

Description.	1881.		1882.		1883.		1884.		1885.	
	Cwt.	£	Cwt.	£	Cwt.	£	Cwt.	£	Cwt.	£
Butter &Margarine	2,047,341	10,866,151	2,169,717	11,350,909	2,334,473	11,773,933	2,475,436	12,543,455	2,401,373	11,563,508
Cheese	1,840,090	5,245,115	1,694,623	4,749,870	1,799,704	4,890,400	1,927,139	5,001,635	1,833,832	4,069,344

1886—1890.

Description.	1886.		1887.		1888.		1889.		1890.	
	Cwt.	£	Cwt.	£	Cwt.	£	Cwt.	£	Cwt.	£
Butter...........	1,543,566	8,141,438	1,513,134	8,010,374	1,671,433	8,913,045	1,927,842	10,244,636	2,027,717	10,598,848
Margarine	887,974	2,962,264	1,276,140	3,880,327	1,139,743	3,268,313	1,241,690	3,655,061	1,079,996	3,083,731
Cheese	1,734,890	3,871,359	1,836,789	4,514,382	1,917,616	4,546,408	1,907,999	4,490,970	2,144,074	4,975,234

The foregoing table shows that in 1876 our total imports were valued at £13,950,000 in round numbers, whereas in 1890 the value, excluding condensed milk, had reached £18,657,813, the increase being chiefly in margarine. The next table supplies us with details of the past two years, as far as they could be obtained at the time these remarks were written, showing from whence the material comes. It may be noticed that the total imports for the eight months ending August 31st show a further increase, taking figures as representing average months, so that we may soon expect to reach *twenty millions sterling*, or *twenty-one millions with condensed milk.*

IMPORTS OF DAIRY PRODUCE INTO THE UNITED KINGDOM, 1890.

COUNTRY.	BUTTER.		CHEESE.		MARGARINE.	
	Cwt.	£	Cwt.	£	Cwt.	£
Sweden	224,235	1,175,722	..*	..*	..*	..*
Norway	..*	..*	..*	..*	15,084	45,578
Denmark	824,749	4,422,257	..*	..*	..*	..*
Germany	104,450	544,271	..*	..*	..*	..*
Holland	156,069	792,786	292,215	723,105	1,001,968	2,804,675
France	525,105	2,847,144	40,364	127,832	..*	..*
Canada	15,155	60,739	837,890	1,914,232	..*	..*
U. S. America.	84,553	322,385	919,408	2,081,546	..*	..*
Belgium	..	..	..	..	..	..
Other Countries	93,401	433,544	54,197	128,519	62,944	233,478
Total	2,027,717	10,598,848	2,144,074	4,975,234	1,079,996	3,083,731

1891.—FROM JANUARY 1ST TO AUGUST 31ST.

	Cwt.	£	Cwt.	£	Cwt.	£
Sweden	162,271	871,636	..*	..*	..*	..*
Norway	..*	..*	..*	..*	17,088	50,631
Denmark	629,679	3,437,210	..*	..*	..*	..*
Germany	89,674	464,129	..*	..*	..*	..*
Holland	104,784	532,596	195,836	481,667	718,635	2,003,009
France	322,480	1,853,198	25,892	82,059	50,523	199,053
Canada	13,248	52,823	428,968	968,857	..*	..*
U. S. America.	38,678	153,216	541,216	1,232,406	..*	..*
Belgium	..	..	..	..	..	..
Other Countries	76,755	377,010	45,399	113,378	21,042	70,802
Total	1,437,569	7,741,818	1,237,311	2,878,367	807,288	2,323,495

* Included with "Other Countries."

OUR TRADE IN DAIRY PRODUCE.

When we add the imports during the first eight months of 1891 to those of the preceding four months, we actually reach a total receipt of £19,521,000, the margarine from Holland reaching the startling sum of £3,000,000. Butter is shown to have attained its highest point, but both margarine and cheese have been imported in larger quantities.

QUANTITIES *and* VALUES *of* BUTTER, MARGARINE, *and* CHEESE IMPORTED *into the* UNITED KINGDOM *from* FOREIGN COUNTRIES *and* BRITISH POSSESSIONS *during the Twelve Months from September, 1890, to August, 1891, inclusive.*

(NOTE.—*Where no figures are given the imports were comparatively small, and are included with "Other Countries."*)

COUNTRIES FROM WHICH EXPORTED.	QUANTITIES.			VALUES.		
	Butter.	Margarine.	Cheese.	Butter.	Margarine.	Cheese.
	Cwt.	Cwt.	Cwt.	£	£	£
Sweden	243,195	..	..	1,299,513	..	..
Norway	..	23,901	..	..	71,678	..
Denmark	885,013	..	..	4,843,794	..	..
Germany	107,212	..	..	561,412	..	..
Holland	153,638	1,075,796	308,440	809,802	3,003,989	757,583
France	523,759	..	41,629	2,933,961	..	132,093
Canada	23,408	..	837,439	93,473	..	1,922,702
United States of America	59,644	..	814,725	232,096	..	1,847,024
Other Countries	101,537	100,314	58,731	495,045	373,673	145,180
Total....	2,097,406	1,200,011	2,060,964	11,269,096	3,449,340	4,804,582

By comparing the imports in the first eight months of 1890 with those in the corresponding period of 1891, we ascertain that the increase was £865,205; one-half this sum may be taken as the estimated increase in the four months of the year ending December 31st, 1891. If we next add this sum, £432,602, to the imports (September 1st to December 31st, 1890), and then add the total to the actual imports during the first eight months of the year 1891, we obtain a result which is sufficient for all practical purposes. To this we again add the value of the imported condensed milk in 1890, and we obtain the startling result which is shown on the following page, *an import of dairy produce of nearly twenty-one millions sterling.*

OUR TRADE IN DAIRY PRODUCE.

Estimated Total Imports of Dairy Produce for the Year 1891.

	Quantity.	Value.
	Cwt.	£
Total Imports of Dairy Produce (exclusive of Condensed Milk), January 1st to August 31st, 1891	3,482,168	12,943,680
Total Imports of Dairy Produce (exclusive of Condensed Milk), January 1st to August 31st, 1890	3,375,574	12,078,475
Surplus for 8 months in 1891 over 1890 ..	106,594	865,205
Estimated Surplus (*pro rata*) for 4 months ending December 31st, 1891	53,297	432,602
Imports during corresponding 4 months in 1890..	1,876,213	6,579,338
Estimate for 4 months ending December 31st, 1891	1,929,510	7,011,940
Actual Imports for 8 months, January 1st to August 31st, 1891	3,482,168	12,943,680
Estimated Total Imports in 1891 (exclusive of Condensed Milk)	5,411,678	19,955,620
Estimated Import of Condensed Milk	407,426	847,625
Grand Total	5,819,104	20,803,245

The following tables, including figures obtained from British official sources—although there are some slight differences in some cases—show the quantities and values of butter, cheese, and margarine imported during the past six years, together with the chief countries of their origin. Doubtless Major Craigie will soon enable us to learn more closely what we import from certain countries which are included under "other countries." For example, we have endeavoured in vain to ascertain the imports of Italian cheese and butter, and Swiss cheese and condensed milk. From the Italian authorities we learn that Italy sends us 3,000,000lbs. of cheese, nearly 1,500,000lbs. of butter, and 1,000,000lbs. of condensed milk.

Imports of Dairy Produce into the United Kingdom.—butter.

Country.	1885.		1886.		1887.	
	Cwt.	£	Cwt.	£	Cwt.	£
Denmark	377,447	2,117,831	400,556	2,194,985	487,603	2,669,125
Germany	143,482	788,899	119,154	611,548	156,430	793,579
Holland	307,861	1,661,380	359,013	1,775,454	164,474	851,467
France	450,933	2,578,618	402,620	2,264,001	416,067	2,264,669
Canada	36,259	146,166	31,348	119,970	32,623	139,566
U. S. America.	77,588	314,062	42,336	160,391	52,329	213,712

OUR TRADE IN DAIRY PRODUCE.

IMPORTS OF DAIRY PRODUCE INTO THE UNITED KINGDOM.—BUTTER.

COUNTRY.	1888.		1889.		1890.	
	Cwt.	£	Cwt.	£	Cwt.	£
Denmark	604,512	3,335,064	677,398	3,743,576	824,749	4,422,257
Germany	160,915	813,198	111,068	588,660	104,450	544,271
Holland	155,020	784,523	151,069	767,457	156,069	792,786
France	439,993	2,378,835	566,524	3,073,473	525,105	2,847,144
Canada	9,173	40,797	22,634	95,167	15,155	60,739
U. S. America.	23,207	93,243	110,292	448,825	84,553	322,385
N. S. Wales ..	..	..	*675	..	..	..
Sweden	205,847	1,128,939	212,157	1,141,218	224,235	1,175,722
Victoria	..	..	*1,313	..	..	..
New Zealand..	..	..	*14,267	..	..	..
Norway	..	..	*5,282	..	..	..
Russia	..	..	*8,393	..	..	..
Other Countries..	70,647	327,594	76,392	385,352	93,401	433,544

IMPORTS OF DAIRY PRODUCE INTO THE UNITED KINGDOM.
CHEESE.

COUNTRY.	1885.		1886.		1887.	
	Cwt.	£	Cwt.	£	Cwt.	£
Holland......	335,973	833,490	318,596	764,522	362,014	883,934
France	29,817	96,221	32,103	103,185	30,260	99,667
Canada	606,002	1,229,570	507,875	1,116,178	631,837	1,552,764
U. S. America.	844,361	1,863,958	854,770	1,834,370	759,463	1,847,412

COUNTRY.	1888.		1889.		1890.	
	Cwt.	£	Cwt.	£	Cwt.	£
Holland......	328,801	822,498	328,096	809,063	292,215	723,105
France	29,304	92,428	32,941	106,057	40,364	127,832
Canada	667,461	1,523,833	675,900	1,565,114	837,890	1,914,232
U. S. America.	812,430	1,905,776	825,670	1,895,679	919,408	2,081,546
Belgium	..	..	28,971	..	..	..
Denmark....	..	..	3,228	..	..	..
Italy........	..	..	233	..	..	..
Russia	..	..	4,176	..	..	..
Sweden	..	..	1,147	..	..	..
	79,545	197,743	45,694	116,070	54,197	128,519
N. S. Wales. .	..	..	900	..	..	..
New Zealand.	..	..	6,237	..	..	..
Norway	..	..	..	..	..	..
Germany....	..	..	..	..	1,533	..
Other Countries	..	..	..	..	..	..

---

* Included in "Other Countries."

OUR TRADE IN DAIRY PRODUCE.

Imports of Dairy Produce into the United Kingdom.

MARGARINE.

Country.	1885.		1886.		1887.	
	Cwt.	£	Cwt.	£	Cwt.	£
Norway......	17,411	69,995	20,875	82,582	16,650	61,962
Holland......	772,473	2,793,516	833,957	2,767,599	1,172,074	3,546,591
Belgium	40,456	144,404	20,002	69,240	22,895	70,307

Country.	1888.		1889.		1890.	
	Cwt.	£	Cwt.	£	Cwt.	£
Norway......	7,784	25,045	11,051	33,399	15,084	45,578
Holland......	1,043,401	2,951,522	1,138,024	3,280,628	1,001,968	2,804,675
Belgium.	6,676	18,130	10,291	30,269	1,684	4,454
France	..	..	*59,245	..	..	..
Germany	..	..	*22,057	..	..	..
U. S. America.	..	..	*833	..	..	..
Other Countries..	80,313	197,743	82,088	308,426	61,260	229,024

EXPORTS.

The export of dairy produce in 1890 was very much in excess of the exports in the previous year, while the value of the goods exported in 1889 was in its turn much greater than that of 1888. In two years there has been a rise of nearly £400,000. Unfortunately the export of British butter is systematically decreasing, every year showing a lower figure than the year preceding. Foreign and colonial butter exported from our country, while much larger in quantity, maintains its position. The margarine exported appears to be entirely of foreign or colonial origin, but although it had risen to a considerable figure in 1889 it fell seriously in 1890, and still more seriously in the first eight months of 1891. With regard to British cheese the fluctuations are not serious, and they have never reached a very large sum; on the other hand, the sale of foreign and colonial cheese through British channels has steadily increased until it is now more than three times as great as the sale of cheese made in these islands. The export of condensed milk is considerable, but it is a noteworthy fact that although we have important factories in England and Ireland the sale of foreign milk is larger than that of condensed milk made in the two countries.

---

* Included in "Other Countries."

OUR TRADE IN DAIRY PRODUCE.

British and Irish Produce Exported, 1884–89.

Description.	1884.		1885.		1886.	
	Cwt.	£	Cwt.	£	Cwt.	£
Butter	28,895	202,523	28,692	175,646	29,225	165,070
Cheese	14,447	60,733	12,708	51,928	12,922	51,157
	..	263,256	..	227,574	..	216,227

Description.	1887.		1888.		1889.	
	Cwt.	£	Cwt.	£	Cwt.	£
Butter	27,794	156,774	25,719	146,036	25,191	145,432
Cheese	14,321	56,753	12,796	50,762	12,852	49,168
Condensed Milk	..	..	..	..	67,825	*142,537
	..	213,527	..	196,798	..	337,137

Foreign and Colonial Produce Exported.

Description.	1885.		1886.		1887.	
	Cwt.	£	Cwt.	£	Cwt.	£
Butter	82,136	390,471	62,196	331,519	67,966	366,331
Cheese	54,714	152,459	49,443	142,013	50,939	147,854
Margarine	†..	†..	17,565	48,585	25,031	59,181
	..	542,930	..	522,117	..	673,366

Description.	1888.		1889.	
	Cwt.	£	Cwt.	£
Butter	64,522	326,523	70,475	370,048
Cheese	58,876	172,005	60,398	174,267
Margarine	20,338	49,839	31,165	70,975
	..	548,367	..	615,290

It will be noticed by the figures in the next table that our total exports in 1890 amounted to £1,143,982, little more than *one-twentieth* of the value of the imports.

---

* No separate return till 1889.
† Included with butter in this year.

OUR TRADE IN DAIRY PRODUCE.

Total Exports of Dairy Produce from the United Kingdom.

1890–91.

Description.	1890.			
	British and Irish Produce.		Foreign and Colonial Produce.	
	Cwt.	£	Cwt.	£
Butter	24,225	137,872	75,071	369,476
Margarine	..	..	21,197	51,426
Cheese	12,216	47,549	59,697	175,801
Condensed Milk	61,491	136,217	100,546	225,641
Totals	97,932	321,638	256,511	822,344

Description.	Total Exports in 1890.		Total Exports, January 1st to August 31st, 1891.	
	Cwt.	£	Cwt.	£
Butter	99,296	507,348	56,359	313,288
Margarine	21,197	51,426	6,735	17,979
Cheese	71,913	223,350	45,606	141,950
Condensed Milk	162,037	361,858	..	..
Totals	354,443	1,143,982	108,700	473,217

The export of foreign margarine from September 1st, 1890, to August 31st, 1891, was 11,287 cwt., value £29,010.

Total Values of Exports.

1886–90.

	1886.	1887.	1888.	1889.	1890.
	£	£	£	£	£
British and Irish	216,227	213,527	196,798	337,137	321,638
Foreign and Colonial	522,117	673,366	548,367	615,290	822,344
Totals	738,344	886,893	745,165	952,427	1,143,982

The next table gives the total exports for the year expiring August 31st, 1891. We include this, inasmuch as it is of course impossible to show what the figures amount to for the actual year 1891, these remarks being printed before the expiration of the year. The export of British-made margarine is not sufficient to be worthy of special mention.

OUR TRADE IN DAIRY PRODUCE.

QUANTITIES *and* VALUES *of* BUTTER, MARGARINE, *and* CHEESE EXPORTED *from the* UNITED KINGDOM *to* FOREIGN COUNTRIES *and* BRITISH POSSESSIONS *during the twelve months from September, 1890, to August, 1891, inclusive.*

PRODUCE.	BUTTER.		MARGARINE.		CHEESE.	
	Quantities.	Values.	Quantities.	Values.	Quantities.	Values.
	Cwt.	£	Cwt.	£	Cwt.	£
British & Irish ...	23,691	135,525	*..	*..	12,224	47,314
Foreign & Colonial.	68,862	370,598	11,287	29,010	63,535	187,408
Total	92,553	506,123	..	..	75,759	234,722

CONCLUSION.

AT the time we write, November 20th, 1891, the prices of finest French, Italian, and Danish butters were as follows :—

Norman rolls	16s.	per dozen.
,, baskets	126s.	,, cwt.
,, firkins	116s.	,, ,,
Italian rolls	13s.	,, dozen.
,, baskets	112s.	,, cwt.
,, casks	116s.	,, ,,
Danish casks	136s.	,, ,,

In very few districts in England do our home butters reach the highest French and Danish prices, in spite of the undoubted superiority of good brands. It is not that the butter is generally inferior, it is the commercial system which is at fault. The latest opinion we receive confirms our own, that Danish butters "cannot touch the best French," but, adds our well-informed merchant informant, "English butter would most certainly have the preference if properly blended on the continental system." Are we to be compelled to fall into this system? We really hope not for the sake of the farmer.

---

* Cannot be given.

OUR TRADE IN DAIRY PRODUCE.

The annual average price of imported cheese has fallen from £3. 3s. per cwt. in 1869 by fluctuations until in 1882 it was only £2. 7s. In 1879, the ever to be remembered year, it had reached its lowest, £2. 2s. 9d., and in 1885 and 1886 it was no higher than £2. 4s. 4d. and £2. 4s. 7d. Butter and margarine were bracketed together until 1886, since which date butter has fallen from £5. 5s. 5d. to £5. 1s. 10d., while margarine has fallen from £3. 6s. 8d. to £3. 0s. 11d.

In 1889 our population was estimated at 37,808,000, and these figures taken into consideration with the imports show the proportional quantities and values of imported butter, margarine, and cheese per head of the population :—

	Butter and Margarine.			Cheese.		
	lbs.	s.	d.	lbs.	s.	d.
1861–65	3·9	3	7	2·9	Included with lard and eggs.	
1866–70	4·3	4	1	3·4		
1871–75	4·8	4	8	4·7		
1876–80	6·2	6	1	5·7		
1881–85	7·2	6	6	5·7		
1886–89	8·4	6	7	5·6		
1887	8·4	6	5	5·5		
1888	8·4	6	6	5·7		
1889	9·4	7	4	5·7		

These figures are significant, and they especially show how, as our consumption has increased, the price per pound of butter has decreased.

A few years ago the late Mr. James Howard, M.P., made an elaborate estimate of the value of the agricultural produce of our country. In this department we were able to render him some little assistance. Mr. Howard placed butter and cheese at the following estimate, which we accept :—

Butter	95,933 tons,	at 1s. per lb.	= £10,744,296.
Cheese	135,500 ,,	at 5½d. ,,	= £6,955,666.

Reducing the 95,933 tons to pounds, and deducting the butter exported, we arrive at a net consumption of home-made butter of

212,170,720lbs., equivalent to 5·6lbs. per head of the population as referred to above. Thus we get the following result, the value being obtained in a similar manner:—

	Per Head. lbs.		Value. s.	d.
Consumption of imported butter	9·4	....	7	4
,, ,, home-made butter....	5·6	....	5	6
	15·0	....	12	10

From this total, however, British-made margarine is excluded. Treating cheese in like manner, we have—

	Per Head. lbs.		Value. s.	d.
Consumption of imported cheese	5·7	....	2	4½
,, ,, home-made cheese	7·9	....	3	7½
	13·6	....	6	0

Mr. Rew, the secretary of the Central Chamber of Agriculture, has been making an investigation with the object of estimating how much butter and cheese are consumed per head of our population. He believes that the butter consumed amounts to 13lbs., and the cheese to 11lbs., suggesting, however, that if anything his figures are too high. Mr. Dodge places the American consumption at 16lbs. per head, or, as he believes, nearly three times as much as the average European consumption; while Mr. Coghlan (as shown on page 412) places the consumption in three of the Australasian colonies at 16lbs., America at 18lbs., and Great Britain at 26lbs.—an impossible figure. Our average consumption, like our population, is growing, although more rapidly, and this is doubtless owing to the spread of margarine.

THE PRODUCTIVE DEPARTMENTS OF THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

THE CRUMPSALL WORKS.

BISCUITS, SWEETS, JAM, SOAP, AND BLACKLEAD.

THE buildings in which the somewhat odd assortment of manufactures above enumerated is carried on are best approached from Manchester by the Cheetham Hill tramcar. Turning into Smedley Lane by St. Luke's Church, and passing the house in which the late Harrison Ainsworth spent his boyhood, the visitor enters what must have been in olden days one of the sweetest valleys in Lancashire, diversified with copse and hedgerow, daisied meadow and purling stream. Even its invasion by numerous factories, each with its smoke-breathing chimney stack, the advanced sentinels of the great labour-camp of Cottonopolis, has not yet robbed it of all its picturesque and rural attributes. At the bottom of the pleasant vale stand the Co-operative Wholesale Society's premises, of which an illustration is given herewith. They cover at present 10,535 square yards of land.

One most striking feature of these works is the extreme neatness which characterises every portion of them. This is evident even in the boiler-house and engine-room, the latter an almost elegant panelled and wainscotted apartment, in which two horizontal engines, of 200 horse-power indicated, do their work noiselessly. They are driven by two boilers of sixty horse-power each, this large capacity being necessary from the fact that the steam for jam-boiling and many other processes is also drawn from the same source. That absolute cleanliness is a prime necessity in the evolution of so many important food products goes without saying, and the man-of-war like trimness of every department is one of the most striking features of the establishment.

Entering first the bakery, in which the cheaper kinds of biscuits are produced, the visitor is impressed with the marvellous extent to which hand labour of all kinds has been superseded by machinery. In the first of the series of well-ventilated rooms three tin "dough-mixers" are at work, in reality churns of cylindrical form, capable of holding two hundredweight, or thereabouts, at a time. The flour, nearly all of co-operative manufacture, is fed into them through wooden hoppers from the store-rooms above, and the butter, sugar, spices, eggs, and other ingredients are added by the highly-trained attendants in due proportion. The mixture is moistened almost entirely by buttermilk, and the kneading is effected by a series of blunt knives revolving at a low rate of speed, but doing their business very effectually. The completed dough is then passed through an apparatus which replaces the domestic rolling-pin—really a set of rollers accurately gauged to the thickness required for each kind of article. It leaves them in sheets about a yard in width, resembling nothing so much at this stage as so many raw hides ready for the dresser. It is cut with a knife into pieces of about a yard square, and is then ready for the biscuit-cutting machines.

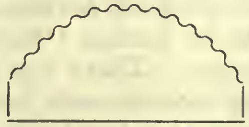
The dough is fed into these ingenious contrivances on an endless band of canvas, which carries it forward until it passes under a platen, fitted with a set of dies or "knives" of the exact shape and size of the biscuit required. The number of biscuit-cutters in the "set" depends, of course, upon the size of the article. Anything from a dozen to thirty can be stamped out at a time, the platen descending upon a bed of indiarubber an inch in thickness. Racks containing knives of all sizes and patterns stand ready by each machine for the use of the operatives. As the dough is adhesive, and likely to "cling" in transit, it was once the custom to employ lads to dust the surfaces with flour, but this was found to be an unhealthy operation, and the same purpose is now served by a jet of air impinged from beneath upon the sheets of dough by the action of a steam-driven fan. After passing the platen, the stamped-out biscuits remain upon the canvas carrier, while the "scrap" or parings—in reality the sheet of dough punched full of holes—passes up an inclined plane and goes back to be rolled again with the new batch. The "crimping," as it is technically called, or stamping the whole surface of the biscuit with an impress of diagonal lines crossing each other, is administered by a gun-metal roller while the dough passes under.

What may be called the delivery end of each machine requires the constant and assiduous service of a corps of boys and girls, who receive the falling biscuits on baking "pans," really trays of sheet-iron, about 25 inches square. There are some thousands of these trays in constant use. As soon as each is full it is carried to one or other of the ovens, where the toothsome morsels are submitted immediately to the baking process.

There are seven rotary or "travelling" ovens on the premises, heated by the hottest coals procurable, and their work is effected in a manner expeditious and precise. A carefully-watched pyrometer marks the temperature as between 500 and 600 degrees Fahrenheit, and the speed of the oven can be regulated to suit the slight unavoidable fluctuations of temperature. We say the speed of the oven, because its "bed" really consists of a set of endless chains in constant motion, capable, as to width, of holding two trays of biscuits side by side, the length of each apparatus being forty-nine feet. The chains emit a long-drawn musical note in travelling, like the sustained cadence of an Æolian harp. By this means the biscuits are carried over the fire-plate, and under jets of steam, driven upon them with the view of giving them a good surface. Each of these ovens will bake an average of a ton and a quarter of biscuits a day. About three minutes suffice to carry each tray the whole length of the apparatus, at the far end of which the delicate discs are delivered, crisp and fragrant, into the care of attendants who pour them into wicker baskets, sending away the trays to be cleaned by a special brushing and sponging machine kept for the purpose. The full baskets are taken to the hoists, of which there are three, in constant motion on the "Jacob's ladder" principle, carrying the completed goods to the packing-rooms and warehouse above.

Another kind of cutter, in the next apartment, is the ring-biscuit or "drop" machine. This automatically cuts and "drops" its product on to the oven "pans," at such a speed as to keep one oven constantly supplied. By an ingenious arrangement of cogs the machine "skips" one row of biscuits between each pair of trays, and generally goes about its work with an almost thoughtful accuracy that is little short of marvellous. It is creditable to British mechanicians that all the complicated apparatus in this trade is of domestic invention and manufacture.

So far we have dealt only with biscuits that are mixed, made, and baked almost without hands. Coming to the "fancy" range of article, however, more human intervention is necessary. There are, for instance, two machines for the making of "rout" biscuits, which require constant waiting on. They are fed with dough of a special stiffness, which is forced out by pressure through "knives" which are really orifices of gun metal, something after this shape:—



The process is something like wire-drawing, the dough issuing in long strips the width of the intended biscuit, bearing the serrated upper surface familiar to consumers. Each strip is cut into finger-lengths by hand, and these again are twisted into rings before being baked. A still more delicate operation is the "icing" of the decorative wine biscuits with white and yellow, pink and purple morsels of sugar, in the shape of leaves, scrolls, hearts, &c. The so-called "ice" is really a mixture of white of egg, sugar, and a little gelatine, beaten together with an admixture of vanilla or other flavouring, and some harmless vegetable colouring matter. It is applied, after the biscuits are baked, by young women, each of whom has a hand-mould of the requisite pattern, through which the "icing" is forced by pressure from an indiarubber bag, and dropped separately on each biscuit. The icing of wedding-cakes, &c., in all kinds of elaborate patterns, takes us rather into the region of the fine arts, and is done by highly-paid experts of great invention and recondite taste. With the further embellishments added by the artificial flower-makers we have no present concern. They are imported, and cover a wide range of value proportioned to the means and the degree of lunacy of the purchaser.

Considering the consumption of fuel that is constantly going on, the bakeries of the society are all remarkably cool and pleasant apartments. This is partly due to the massive non-conducting brickwork surrounding the ovens, and partly to the superb system of ventilation adopted, which draws away the heated atmosphere and all fumes at the point where they are created. Every attention is paid to the health and comfort of the operatives, a remark which applies also to the "hand-made biscuit and spice-bread" department, on the other side of the courtyard, where every kind of farinaceous comestible, from the simple pound-cake up to the rich and luscious wedding-cake, is manufactured. The baking here is done by means of three "steam-ovens," so called because, while the heat is imparted to them by fires, it is kept at an unvarying temperature of 500 degrees by a series of steel pipes at the top and bottom, containing small quantities of water which is converted into super-heated steam all the time the ovens are in use. A patent apparatus for illuminating the interiors, so that the condition of the goods can be watched through apertures in the oven doors, is one of the latest improvements added. The machinery for dough-mixing, egg-beating, and amalgamating the materials for sponge-cakes, all driven by steam power, is of the highest order, and a staff of highly-trained men cooks and bakers is employed. The evolution of the cracknel, at the hands of the talented *chef*, is one of the curiosities of biscuit baking. The biscuits are stamped in the usual manner in flat discs, which are then dropped into a jacketed pan of boiling water. As they boil they rise to the surface, and each one is carefully turned right side up and simmered until it assumes the familiar cup-like form. This attained, they are suddenly shot into another pan of cold water, then taken out and dried, "stabbed" with a piercer to prevent blistering, and finally baked in the steam oven. It is an operation of considerable delicacy, "easier to describe than to perform," and one on which the Crumpsall bakers justly pride themselves. In the year ending March 28, 1891, the quantity of biscuits turned out at Crumpsall was seven hundred tons.

The manufacture of boiled sweets and lozenges is conducted in a special series of rooms on the first floor, where the various processes are dovetailed in such a manner as to secure the perfection of cleanliness and prompt delivery. None but cane sugar is used, what is known on the market as Leitch's No. 2 being mostly employed. The white and brown varieties are used according to the nature of the confectionery to be made. The lozenge-making is of course a special manufacture, requiring not only elaborate machinery but high technical skill, and the aid of a compact laboratory of acids, perfumes, essences, and medicinal drugs. The lozenge mixers, wherein the ground sugar is amalgamated with the drugs, flavourings, gluten, and such innocent colouring matters as are employed, are miniature copies of the dough-mixers already described, and the completed material is rolled into sheets and stamped into shape in much the same manner. All that then remains is to dry the goods and pack them into bottles and jars.

For the boiled sweets, a range of twelve copper "pans" or boilers, much like the old-fashioned apparatus of the laundress, are in regular use. Only pure sugar is used, and the flavourings and colouring matters are added on the "coolers"—tables on to which the boiling saccharine mass is poured. Some of these are of stone, others plates of steel, beneath which a current of cold water is circulating, regulated by taps. A dozen or so of confectioners, male and female, are employed in the fabrication of Everton toffy, brown acid sticks, and other simple forms of sweetmeat, amongst which the old-fashioned bull's-eye seems to be most in demand, judging from the quantities regularly turned out. A series of hooks affixed to the wall are used for a curious operation known as "pulling," by which a yard or two of clear half-cooled peppermint stick is drawn and twisted until its crystalline structure is disintegrated, and the sugar becomes first opaque and then assumes a milky whiteness. Along one side of the apartment are a row of machines for making the bulls'-eyes aforesaid. The semi-solid sugar-cake is cut into slabs of about a foot square and then passed through gun-metal rollers with cupula-shaped indentations, which stamp it into balls, leaving but a thin connecting fringe between them. This, when cold, is "riddled" and sifted off. The "tablet" cutters are of a similar character, engraved to the appropriate pattern.

At one cooling table we watch the operation of making those delectable goodies of red rose-flavoured sugar with a white core, which, until our visit, were a standing mystery to us. The chief confectioner, having flavoured and coloured a mass of toffy as thick as a carriage cushion, rolls it around a yard of "pulled" sugar the size of his arm. From this bolster-shaped combination, of about the consistency of putty, a young woman assistant draws out a long tail of, say, the thickness of a walking stick; and as it is one of the natural saccharine laws that the same proportions are maintained though the mass be drawn as fine as a hair, all that is necessary is to roll the tail aforesaid into the proper cylindrical shape on the cooling table. This is repeated until the whole of the compound is drawn into long sticks, which are then cut into lengths and finally chopped by machinery into pieces adapted to the infantile mouth. Striped sticks, twisted sticks, and all the other gaudy forms of saccharine fascination are produced by similar means. The "Everton" toffy which is a Crumpsall *chef-d'œuvre*, made of pure sugar and fresh country butter, is simply allowed to cool for a quarter of an hour and then cut into squares with a revolving knife. From the moulding tables the perfected goods pass at once through a window into the weighing and bottling room, where they are packed in two pound jars and sent straight into the delivery office. The bottles come from Castleford, in Yorkshire. Four hundred tons of boiled sweets were sent out during the last twelve months, and orders are steadily increasing for these pure and wholesome products. The wholesale price of raw sugar is about 1½d. per lb. The completed article sells for about 22s. per cwt., which at a retail price of 6d. or 8d. a lb. should leave a good margin of profit for the retail stores.

The operation of jam-making is not so complicated. It is of course at its height in the autumn months, when the fresh fruit is coming in full quantity and at the minimum rate to market. Here, again, nothing but the best ingredients is used, and as the courteous manager explains, even if it were not dead against co-operative principles to employ adulterants, fruit is usually so cheap that the admixture of vegetable pulps would not pay. There are twelve jam coppers, each holding twelve gallons, all boiled by steam power on the "jacketed" principle. In addition to fruit, rhubarb is also boiled and sold separately, or mixed with raspberry or strawberry. It is, however, sold for what it is, and passes into consumption at a few pence per pound—a real boon to poor folks with large families. In the height of the season the fruit dressers have a busy time in this department. Last year 315 tons of fresh "whole-fruit" jam of all kinds—currant, raspberry, strawberry, gooseberry, &c.—was made here; and of marmalade an output of 200 tons was reached. At present the jam-makers are experimenting on candied peel, the material for which is imported from Spain, where oranges are so plentiful that it pays to waste the pulp for the sake of what the peel will fetch.

In the jam department there is a kind of fan or winnowing machine through which the green gooseberries are passed, and a strong current of air blows the leaves, dirt, and any other light foreign matters out at one end while the cleaned gooseberries come out at the other. The fruit is then passed through what are called gooseberry snuffing machines. Here the tuft and the tail of the berry are removed. These emerge on one side of the machine and the cleared berries, ready for the pan, come out on the other. It is almost amusing to see the gooseberries bouncing out of these machines like so many schoolboys bounding out of school, or as our faithful Commons are sometimes described as tumbling into the presence of Royalty when summoned to attend in the "other place." We must add that it is the green berries only which can be treated in these machines, as the ripe fruit would be battered into pulp. There are machines specially for pulping some kinds of what are technically called "soft fruit," and for removing the stalks. They will also pulp apples, after the fruit is steamed, and remove the pips, the core, and the peel. The same machines are capable of removing also the pips from oranges for marmalade. The small quantity of juice that may remain in any fruit which is being made into jelly is extracted by means of an hydraulic press, so that nothing is wasted.

From jam to blacklead seems an abrupt transition. As it appears that the British housewife prefers to have her blacklead in solid lumps rather than use it in powder, the co-operators have done their best to meet her views. A powerful hydraulic press, costing many hundreds of pounds, is employed for the purpose. The powdered plumbago is fed into an oblong receptacle, beneath which are twelve steel tubes, four inches long, each fitted with a piston. The "head" of the press is clamped down, and a squeeze of 1,200lbs. to the square inch is applied from below to the pistons. Each four-inch length of powder, which has previously been moistened with a little gluten, is pressed into a space of about an inch. The result of every such operation is twelve highly polished solid cylinders of blacklead, bearing an ornamental "boss" at the upper end. The advantage of buying the article in this form, beyond the indulgence of an æsthetic taste, is not readily perceptible. The demand exists, however, and is met accordingly.

The manufacture of dry soap is rather more interesting. The common yellow soap of commerce forms the basis of this useful article. It is boiled until all the constituent water is driven off, then poured into cooling pans, and finally ground into a powder in hoppers in which an extra proportion of soda crystal and other detergent chemicals, of which the formula is a business secret, are added. The value of the article has been freely recognised, and the

Co-operative dry soap is all the cheaper for not being burdened with the mountain of more or less tasteful advertising by which its competitors are puffed into notoriety. A small section of the works, also, is devoted to the making of soft soap, of a superior pungency, from selected oils and alkalis. It is boiled in a series of pans and then drawn off into buckets, and barreled for transmission to customers.

There is a mechanic's shop well-fitted with lathes, drilling machine, &c., and it is not necessary to send out any machine for repairs, nor to bring any special labour in; the permanent workpeople being fully equipped and competent to perform any repairs required. In some cases they even make their own new machines, though it is not profitable to do so in all cases. The joiners' shop contains a small industry to itself. There are circular saws, planing machine, &c.; the society making its own boxes, a great variety in large quantities being required for these works. At the time of our visit provision was being made, furthermore, for producing the tinware necessary for the business.

In all departments of the works there are two hundred and forty workpeople employed. The total prime cost of the buildings was £19,081; their present nominal value is £11,579. The fixtures cost £14,076, and after writing off £7,230 for depreciation are now valued at £6,846. During the seventy quarters ending June 27, 1891, fifty-nine quarters have shown a total profit of £17,843, and ten quarters a loss of £1,784. The Wholesale Society has made a clear net profit of £16,059 from its Crumpsall works, after paying interest on capital and all other charges. The value of the manufactures for 1890 is thus stated:—Biscuits and bread, £22,460; boiled and dry sweets, £9,829; jams, £14,688; dry and soft soaps, £4,689; blacklead, £250; total, £51,916. Of the exquisite care and cleanliness in every detail connected with the manufacture of the Crumpsall food products, it is impossible to speak too highly.

LEICESTER BOOT AND SHOE WORKS,

KNIGHTON FIELDS.

A PLEASANT drive of two miles from the centre of Leicester, along a road fringed for the most part with elm and ash and silver birch trees, in places overarched by meeting branches, brings the visitor to a completely new industrial village, built on true hygienic principles, situated in the midst of daisied meadows, with charming country views on every hand. Of this the nucleus is the new boot and shoe works of the Co-operative Wholesale Society, opened on the 4th of November, 1891, providing healthy accommodation for 2,000 operatives, and proudly proclaiming itself the largest establishment of the kind in the world. The factory itself, with its adjoining buildings, covers a site of two acres; but, to allow of possible extensions, the society has acquired altogether six acres of land, the surplus of which will presently be tastefully laid out in lawns and flower-beds until wanted for other purposes. Viewed from the outside, indeed, the structure, which is of ornamental brick and terra-cotta work, might well give the impression of a magnificent modern hotel or a great range of Government offices, were it not for the indispensable chimney-stack, an adjunct which no amount of decorative treatment avails to adequately disguise. The buildings have frontages of 296ft. to Cowper Street, of 180ft. to Knighton Fields Road, of 185ft. to Wordsworth Road—we are poetical in our nomenclature hereabouts—and of 336ft. to the Midland Railway. This last is one of the most valuable features of the site, allowing for a siding and a direct railway connection with all parts of the country.

THE MAIN FLOOR.

WHILE, however, the proportions of the exterior are so striking, the effect of a first glance at the main floor of the new Palace of Industry is one of simple amazement. No such magnificent apartment was ever constructed outside the walls of an International Exhibition. Even in these World's Fairs of various periods it has been equalled by few and excelled by none. There is a clear run of nearly *8,000 square yards* of floor space, occupied by work-benches, inspection counters, and machines innumerable, these last driven by bands from shafting placed below the floor. In the daytime light is provided from the immense glass roof, which stretches in twelve graceful spans, supported by fancy ironwork, from end to end of the centre of the building. After dark, when illuminated by nearly 2,000 electric lights, each with its dainty white porcelain shade, pendant from the cross ties of the roof, the *coup d'œil* is brilliant in the extreme—a veritable Aladdin's Palace of a Myriad Lamps. This is the handsomest work-room yet erected by the Co-operative Wholesale Society, and reflects the highest credit upon architect and builder alike.

The building is of three storeys, the ground floor of which occupies the entire superficial area of the site, while the first or main floor consists of the great central work-room already alluded to, with side ranges of clerks' offices, the board-room, and other separate apartments running round it. Sample-rooms, "clicking," finishing, and upper-leather stock-rooms occupy these long side-lighted avenues. On the upper floor, which consists of galleries on all four sides of the building, overlooking, through more than a hundred windows, the frontages already spoken of on the one hand, and the glass roof of the main floor on the inner side, the lighter processes of boot and shoe making work are effected in great measure by female labour. There are three main entrances—for customers, for the men employed, and for the women workers respectively. On each floor there are sets of lavatories, and communication between the floors is effected by two powerful hoists at opposite corners. Two "relieving entrances" face the railway, and there are wagon bays for the entry and delivery of goods, properly fitted with cranes and checking offices. The planning of all this is due in great measure to the foresight of Mr. J. Butcher, the general manager, who has himself been a working shoemaker, and is an authority on every stage of the business, from the raw hide to the last rivet. He is charged with the selection and buying of all the leather, the rough kips, &c., being subsequently curried at Heckmondwike (described in our next article). He has chosen the elaborate machinery with which the premises are provided, and is responsible for the perfect development of all the processes with which we shall presently have to deal. When it is stated that the factory has, at the time of writing, over 500,000 pairs of boots and shoes on order, which it is capable of turning out in a torrent of 10,000 pairs per day when in full operation, it will be seen that he is charged with the conduct of a mammoth enterprise of the most arduous nature. Consider, also, that he is bound to make no loss and yet to pay top prices for labour, while one penny to twopence of profit on each pair of boots and shoes is regarded, under co-operative rules, as his limit in the other direction, and some idea may be formed of what kind of all-round man the director of the Leicester works has to be.

Entering the manager's office on the main floor, we make acquaintance with the first of the time and labour saving appliances of the establishment in the shape of a telephone apparatus with microphone receiver and a switch-board to connect it with either of the score or so of subdivisional authorities on the premises, upstairs and down. Each of these is supplied with a similar apparatus. What may be called the Intelligence Department, including the board-room, the clerks' office, the strong-room, and reception-room for customers and dealers, is arranged in a cluster in immediate proximity to the manager's room, this last being separated by a glass partition from the great main floor already mentioned. Near by, too, is the pattern-room, fitted with thousands of pigeon-hole receptacles for the various kinds and forms of foot-covering here constructed, whose name is legion.

The evolution of a pair of boot uppers from the prepared hide to the department where body is joined to sole—to reproduce a joke as old and as lasting as leather—involves a progress through a long series of mechanical marvels. First of all, let us say a few words about the leather itself. We make its acquaintance in the immense fireproof stores, wherein the stock of raw material is kept at the Knighton works. These occupy a stone-paved space on the ground floor nearly equal in size to the spacious main floor above. The store is lighted entirely by electric lamps, switched on or off in sections as required.

LEATHER SUPPLY.

In the "upper-leather store" we are shown many thousands of "satin and glove hides" from across the Atlantic, and learn that this class of American leather is probably the finest in the world, from the superior astringency of the hemlock bark used in tanning it. Almost every country in the world, however, is laid under contribution for the material used in this gigantic business. In the pair of boots in which the co-operator walks down to business there will probably be a combination of German kid—which, such are the delusions of this world, is really calf-skin—of French calf, of English sole leather, and of Persian sheep-skin for the linings. All these varieties are of course kept in enormous quantities at the co-operative factory, as well as patent leather from Germany, goat-skins from Africa, and "kips" from Madras and Bombay. A "kip," be it known, is the hide of a sort of hobbledehoy calf, between nine months and eighteen months old.

THE "CLICKERS'" DEPARTMENT.

The leather required at any particular moment passes up a hoist to the upper-leather room, where it is carefully weighed out and passed to the "clickers" over a counter, along with a documentary record which will follow it until it is all accounted for. In this room is placed also, for the first time, a patent measuring machine, into which the "skins" are fed, recording their superficial area on a dial as they are passed through the apparatus. The "clickers," about three hundred in number, stand in file along a number of benches occupying about one-third of the immense floor space of the main room, each with his electric light ready to shed its glowing effulgence upon his work. They are occupied in the only portion of the business that is still done by hand—the cutting-out, that is, of the various portions of the uppers of boots and shoes. The leather being weighed out to the "clicker," careful note is taken of the use to which he puts each individual hide.

The cutting is done with a sharp knife on specially prepared blocks of wood, so made as to take little impression from the knife. The patterns, which of course run in sizes, are flat plates of sheet iron of the exact shape required. A first-class "clicker" will cut up a skin to greater advantage than the next best; and hereabouts we become aware of a curious phase of trade-unionism. The co-operators make almost entirely for working-class folk, though the Civil Service Stores in London are amongst their customers. The working classes generally require medium-class goods, and, as each skin contains three or four grades of leather, there is much difficulty in getting rid of the best portions at a fair price. Nor is it possible to put the finest leather into a cheap boot, even if the manager were willing, for the reason that the riveters and finishers, to whom we shall come presently, fix the price of their work according to the quality of the leather in the boot upper. They are paid by the piece, and are prepared to stop the whole output of the factory on the slightest suspicion that an attempt is being made to "best" them. And of course all co-operators are staunch unionists.

The various portions that go to make a boot upper are passed out in their sizes, but this uncompromising rule of the finishers makes it necessary to sort them into qualities, the best leather being kept for first-class high-priced goods. The waste on the "casting and clicking" operation, as it is called, varies from 12½ to 15 per cent all round, and as leather is worth from 1s. 6d. to 7s. 6d. per lb. it will be seen what an inducement there is to maintain a low average of spoil.

Through the long ranks of the clickers the odd-looking pieces of cut leather pass to the other side of the great room, where they enter the first stage of the wonderful machine-work which is the essence of modern boot-making. Ninety per cent of it, to our shame be it said, is the invention of our Transatlantic kinsmen. That the Americans are miles ahead of our own people in this matter goes without saying. Their easy patent laws have a great deal to do with it, and keen business competition a great deal more. So it happens that the Leicester bootmakers have to import not only many of the hides but the machines for making them up from America, and then to pay a royalty in many cases for the privilege of using them. The first operation of this kind is that of "blocking," or imparting to the front of a spring-side upper that fold down the centre which it will have to retain for the remainder of its existence. The leather is forced by steam-power through a slot in a metal plate by means of a flange like a blunt cheese-cutter. It is not only folded but stretched into shape, and is then ready for the "skiving machine," which has superseded the razor-blade of antique usage. "Skiving" is shaving down the edges of the leather at all the places where it is to overlap, or where two parts are to be closed together. It is passed between two circular knife-blades revolving scissor-fashion at different speeds, and the business is done with lightning rapidity. Amongst these machines, which stand with many others in long rows across the centre of the main floor, we notice at this stage a novelty to the English boot trade in the shape of "Danzel Smith's counter-skiver," and "Samborne's crimping or blocking machine," an entirely new invention. All heavy labour in carrying the goods from one bench or one machine to the next is saved by the employment of what are known as travelling boot-racks, which run on ball-bearings, and will convey five dozen pairs of boots at a time. From the "blocking" machines the uppers pass at once to the galleries above, where a much less massive kind of apparatus is in full swing under the supervision of from five to six hundred women and girls.

THE LADIES' GALLERY.

THIS is the stitching department, which occupies the upper gallery on that side of the building facing the railway. Its mechanical contents may be roughly described as a series of clever developments of the domestic sewing machine; some of them revealing almost incredible ingenuity in their construction. Every young woman is engaged in tending an apparatus of some kind, all driven by steam. Many of them are mere sewers of unusual power, putting in side-springs and so on. Here, however, are some button-hole machines that stamp out the leather and work the button-hole round at one and the same time, with a speed of eight button-holes per minute. Another makes and stitches a perfectly circular hole for laces, by means of a revolving shuttle of indescribable design. A third is a contrivance for putting buttons on to ladies' boots. The familiar black buttons are poured into a hopper like that of a coffee-mill, and are delivered one at a time from a spout below, caught up, and lock-stitched on to the boot at the rate of a hundred buttons a minute. There are "twin" sewing machines, putting strips down the backs of kid uppers by means of two needles running side by side. They make 2,000 stitches a minute. All these are American inventions, and on each of them a royalty is paid, calculated on the amount of work done. In the juvenile department on the main floor, furthermore, a powerful machine, resembling a pump with a sprain in the handle, is engaged in making "sew-rounds" or "turn-shoes"—

putting the soles on to babies' and other shoes; and on this the patentees, Messrs. Eppler and Adams, charge a royalty of 2½d. per thousand stitches—rather an easy way of making an income.

Along the machinists' gallery the upper-leathers pass through from ten to twenty different operations, according to the amount of "style" to be imparted to them, descending finally by means of a "Jacob's ladder" hoist in constant motion to the bottom end of the main floor, to be "looked up," which for some reason is the technical term for fitting tops to bottoms together, ready for the laster. Before dealing with this department it is necessary, however, to step down to the ground floor, into the "rough-leather room" or "press-room," where the important work of sole-cutting in assorted sizes is effected. Here are some truly magnificent pieces of machinery, clamped to the solid stone floor. Presses, for instance, weighing 28 cwt. each, moving up and down with rhythmical regularity twice in a second, biting two soles and two heels from a sheet of thick leather at each descent, squeezing them out of the hide as one would make butter-pats, and requiring the services of four men each to keep their mighty jaws supplied. They are driven from the shafting attached to the joists of the floor above, the various machines on which are also driven by bands extending upwards from the same source. There are two rows of this shafting, each 300ft. long. Besides the presses there is a "centennial splitter" for splitting the thick leather horizontally, a "sole divider," and another powerful machine is Parson's sole-cutter, an improvement on the presses alluded to, already growing old-fashioned. All the heaviest machinery for heel-building, sole-cutting, leather-rolling, leather-striking, &c., is *in situ* on this ground floor, so as to avoid vibration.

"LOOKING UP."

The soles and heel pieces being cut pass upstairs to the main floor, where they meet the descending ready closed uppers at the same counter, and are taken charge of by the "lookers up," and the work is then "given out" to the lasters. Adjoining this department there is a double row of thirty machines of surpassing power and ingenuity. There is one powerful machine, for instance, that evidently can do all but think. It has a brain-pan full of brass wire, from which it draws rivets into its mouth, bites them into the proper lengths, and then spits them through a double clump sole, biting them off to size, and flattening them with a fierce snarl at each snap. There is a heel-making machine, too, that presses half a dozen rivets through six thicknesses of leather at a time, and a heel-paring machine that buzzes like a wasp, and goes at such a speed that it has to be fitted with a special exhauster and fan to draw away the dust it makes. There is, furthermore, the

Campbell stitcher, which melts its own wax by steam, anoints its thread as it is paid out from the reel, and lock-stitches it through two thicknesses of sole leather with a dainty precision and an air as though it rejoiced in the operation.

Amongst the newest of these wonderful contrivances are such special machines as the "King heel-trimmers," Rossmeyer's edge-setters, to set the edge of the sole, a "heel-breaster," and machines for putting gold-leafed lettering inside the tops of boots, and for embossing the soles with the society's trade mark—both by the same inventor. There are "slug-grinders," "sole-layers," Rockingham bottom-scourers, Fyfield marking machines for fixing caps in the right position, black bottom polishers for glazing purposes, a "lightning heeler" for putting heels on with extraordinary rapidity. There are bottom-levelling machines, sole moulders, and a "No. 2 Rockingham twin leader for heel-burnishing," which requires a curious complication of gas-flame, lamp-black, and grease to keep it going. Each of these would take several pages to describe, and most of them when not in action might have been dragged out of a mediæval torture-chamber, so strangely fashioned are they, so sinister their aspect. When in full motion their power and exactitude of production, one and all, is simply astounding to the inexperienced onlooker. Finally there is an "upper-cleaning machine," used for the last brush-up before the completed boot leaves the premises, for there is no time even for this simple operation to be done by hand at Knighton.

Even when it has passed under all these saws and harrows—not to mention the hammering apparatus—of American invention, the half-formed boot is not nearly through its troubles. It passes to the riveters and finishers, who work in an apartment on the ground floor, or to the finishers, who deal with the better class of goods in a separate room on the main floor. These men, it is to be noted, are working with specially invented automatic iron-heaters, or finishers' stands—a clever apparatus fed by gas through a Bunsen burner, which is shut off by a quicksilver seal when not in use and relights itself when the iron is placed over the flame. In the finishers' rooms are lasts by the thousand, and on the skill of these operatives depends the perfect finish and neat appearance of every pair of boots and shoes. Once more the completed articles return to the main floor to be "inspected" at the "pass-counter" in the "taking-in room," and are then ready to be packed into boxes ready to be sent away.

Knighton makes its own packing-boxes of cardboard in the upper gallery facing Wordsworth Road. Many thousands of boots and shoes in boxes are stored in sizes in the stock-room on the same floor facing Cowper Street, whence they are drawn as orders come in from hour to hour to be "filled" for the various retail stores.

FOR HEALTH AND COMFORT.

There are extensive dining-rooms for the men and women respectively on the ground floor, with handsome and commodious kitchens. For their greater health and comfort the whole building is ventilated by gratings from the outside, through which pure warm air is driven by means of a very large Sturtevant heating apparatus, working in a special chamber on the ground floor. This is capable of supplying 80,000 feet of heated air per minute. The temperature is capable of being regulated, and is carefully checked at intervals by thermometers in every department.

On the ground floor is fixed a huge dust-extractor—a fan running inside an iron chamber, which will remove all the dust created in the building by means of funnels, drawing it downwards and delivering it into a cyclone arrestor outside the building.

The power and electric light are supplied to the whole factory by two superb tandem engines, provided, along with the shafting, by Petrie and Co., of Rochdale, and two dynamos of 880 lights each, by Mather and Platt, of Salford. The engines are 150 horse-power each. The high-pressure cylinders are 15 inches, and the low-pressure cylinders 28 inches in diameter; they have a three-feet stroke, and are fitted with piston valves, and the high-pressure valves are further fitted with new automatic expansion apparatus. One engine is used to drive the dynamos, the other to keep the machinery in motion. The power from this latter is carried by nine cotton ropes from the engine-house to the main building, and then communicated to the shafting. The engine-house is a handsome apartment in itself, the pistons and gear working almost noiselessly in a kind of baronial hall, decorated with stained glass. The two boilers are 30ft. by 7ft. 6in.

The *personnel* of the works consists of 971 men, 481 women, 160 girls, and 124 boys all told. The output of manufactured boots and shoes for 1892 is estimated to reach 130,000 pairs per month, valued at £29,000.

The Leicester Boot and Shoe Works bid fair to become one of the most noted show places in England. A single day is hardly sufficient to inspect all its marvels. Suffice it to say that, along with an almost total abolition of severe manual labour or physical strain of any kind, it finds employment for quite a village population of hearty, prosperous lads and lasses, and that its products are the best, most durable, and cheapest of their kind in the three kingdoms. As a final startling fact, we learn that a pair of boots can be made from the hide to the finished article in a little over an hour in this establishment; and of course from 500 to 600 pairs can be turned out in the same time.

HECKMONDWIKE.

CURRYING, AND HEAVY BOOTS AND SHOES.

THOUGH small in comparison with their colossal kindred at Leicester, the Heckmondwike premises are yet of handsome proportions. They occupy 5,947 square yards of freehold land, and are amongst the most imposing structures in the stone-built, breezy Yorkshire town. The manager, with laudable pride, assures us that the chimney, for instance, is the best in the district. What is more important to the non-technical eye is the determined effort which has been made to substitute cheerful, healthy, well-lighted factory work for the cramped and unwholesome system of so-called "home" labour long prevalent in the boot and shoe business. The effect of the spacious and lofty workrooms upon the well-being of the operatives is not to be measured by statistical tables, however carefully compiled. If the directors of the Wholesale Society deserved no other praise, at least all honour would be due to them for their resolution that "man's inhumanity to man" shall have no place in the co-operative *régime*. The attention given to this principle will be evident from a glance at the exterior of the buildings, constructed entirely of stone, depicted in our sketch.

In dealing with the manufactures carried on at Leicester, we have dilated upon the elaborate succession of operations involved in the manufacture of a pair of boots or shoes. The details of the currying business as carried on at Heckmondwike are no less varied and complicated. The processes necessary before the tanned hide is brought into satisfactory condition, and the much-tortured leather is ready for the shoemaker's knife, are numerous and costly. Currying is a distinct trade, and it is but a poor compliment to those engaged in it that co-operators have been, so to speak, driven into the business for themselves, as much as anything on account of certain nefarious practices to which allusion will presently be made. Ethically, honesty may be the best policy; the British currier has hitherto believed that the other style of thing pays him better. On this point co-operation has joined issue with him, setting its face here as everywhere against the "tricks of the trade." "Rob not" is an admirable co-operative principle; "Be not robbed" is its natural corollary.

To Heckmondwike, then, are imported tens of thousands of tanned kips or skins, not only from the English pits, but from Madras and Bombay, to be made ready for the clicker's bench and the heeler's lasts. Not only are the other departments of these works supplied, but large quantities of leather are prepared for Leicester and other co-operative works. Last year the cost of dressing the material so treated amounted to £7,670, and the total value of the goods to about four times as much. We enter the currying shop on the first floor of the building set apart for that purpose, and here the peculiar acrid fragrance of the tannic essences, which pervades one's hair and garments for hours afterwards, is pungently in evidence.

The first operation, requiring much technical knowledge, is that of "rounding," or removing what the curriers call the "offal" from the hides. This is really the neck and belly portions of the leather, which from their irregular shape or exceeding thinness are unfit for use in the better class of goods. They go to be made up into sand-shoes, and such-like lighter articles, under the trade names of "memel" or "levant." The "butts," or oblong sheets of leather remaining, are at this stage each marked with a number by means of a solution of copperas (sulphate of iron) which leaves an indelible trace upon the skin, so that each can be traced in case of any flaw or imperfection being discovered. For the heavy goods of Heckmondwike great numbers of English cowhides from the oak-bark tanneries of Northumberland form a favourite staple, and hundreds go forward into consumption daily.

The rounded hides pass into the hands of the "shavers" or "shivers," who get their name from a Saxon root-word still preserved in the "chives" of bread-and-butter familiar in North of England dialects. These men stand each at a "beam"—erstwhile of wood, now as frequently a four-foot pedestal of iron with a rounded front, on which the hide is stretched, while the "flesh"—as the ragged inner surface is called—is planed off it with a long double-handled knife, the operator working downwards. Upon the skill of the "shiver" much depends. The ordinary currier requires that he shall keep as much "weight" in the leather as is consistent with a fair surface, for finished leather is sold to the shoemaker by the pound. The co-operator prefers to have *all* useless matters removed, holding that the lighter his boots are the better, so that strength and texture, with which mere weight has no connection, are properly preserved. The Heckmondwike shivers are not "making for sale," and their methods differ to that extent from those of the outside trade. The difference in weight of a single hide treated in the two fashions is something very considerable. This will be better understood when we say that the "flesh," or shavings, is ordinarily sold at 25s. a ton for making imitation leather, or "composition," while the prepared article fetches from 1s. 4d. to 1s. 6d. per pound. The temptation to leave as much weight in the hides as possible is sufficiently obvious. By unfairly mulcting the shoemaker it causes the purchaser to pay more dearly for his boots, to his own personal inconvenience, and solely—not to say heelly and upperly—for the benefit of the currier.

Another stage of the business is that of "splitting" the hides, which are, of course, too thick for the making of boot uppers. This is effected by a singularly ingenious and powerful machine, requiring the attention of two men. It cuts the skin horizontally between its two surfaces by means of a rapid-running endless band-knife. The gauge is set to the hundredth of an inch by screws in the "head" of the machine, and the hide to be severed, being fed into a roller-clutch on the one side, is drawn edgewise against the rushing riband of steel, and delivered, accurately split, to the second attendant, who throws the "grain," or more valuable portion of the leather, into one receptacle, and the "flesh" into another. By the obsolete hand process, this "flesh" would be sold as shavings at the before-mentioned price, but by this new splitting process it has about half the value of the other portion of the hide, viz., 7d. per pound. The knives for these machines are still imported from America; Sheffield, to the shame of its cutlers, being as yet unable to make them of sufficient hardness and elasticity. They are three inches wide when new, and last about three months, the edge being ground and set by an automatic arrangement of emery wheels attached to the machine. The knife is depressed to meet these sharpeners, and brought up to razor-edge, amidst a squib-like torrent of sparks, without interrupting the working of the machine.

Another laborious hand process, that of "scouring," under the old-fashioned system, is now performed by machinery. The object of this is to cleanse the leather, while stretching it to its utmost capacity, at the same time crushing and matting its fibres more closely together. The old-time "scourer" bent over a table large enough to contain a well-watered hide, and rubbed at each one for an hour at a time with a "sleaker" made of steel. In the machine a ponderous iron arm, bending downwards from its support, is made to clutch the "sleaker" and hold it rigidly in one position, while the leather-surfaced table supporting the hide is made to run around on train-lines beneath it, and also to revolve upon an upper fixed pivot, so that it can be made to take any direction at the touch of the operator, and to present every portion of the leather surface in turn to the friction of the "sleaker." The pressure is regulated by screws, and the water is supplied from a small indiarubber hose-pipe. Three of these machines are in constant operation, and get through an enormous amount of work. Thus one of the most laborious operations of the business has been made pleasant and easy as child's play. A few small pieces of leather are still "sleaked" by hand, as being too inconsiderable for the attention of the machines.

The top floor on this side of the building is known as the "stuffing-shed." The hides, after being "scoured," are taken while still wet to a long row of benches in this room to be "stuffed" or saturated with grease. For it is one of the laws of leather that it will only take grease into its pores while the surface is charged with water—a fact worth noting by pedestrians in winter time. The grease or "stuffing" is prepared downstairs in steam-jacketed pans, in which a curiously nauseous mixture of tallow and Newfoundland cod-oil is simmered until it resembles the gruel thick and slab of Macbeth's witches. This is rubbed into the moist hides with a smaller kind of sleaking tool until every pore is "stuffed" with the sickly-smelling compound. Here another fraud upon the shoemaker is dispensed with. The ordinary currier, with fine commercial instinct, mingles with his "stuffing" large quantities of barytes, a heavy earth which has an affinity for leather and remains in the texture after the grease has dried off. It "does neither good nor harm," but it adds considerably to the weight, and the currier, as we have said, sells his wares at per pound. This is a great business country.

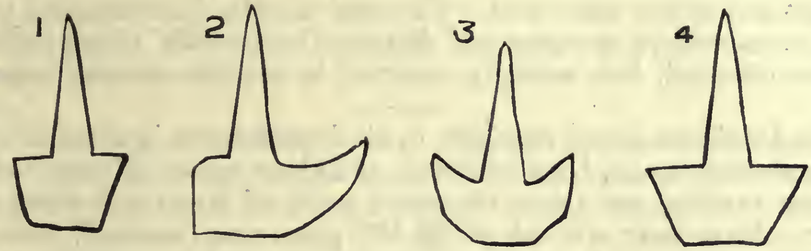
The hides hang in their grease in the drying-room—heated in winter by steam pipes—for two or three weeks, by the end of which time the superfluous tallow can be scraped off in fine flakes or powder, and another operation called, for some reason, "whitening" —it does not whiten the leather appreciably—follows. This is a process of planing the surface to a very fine face, and taking away the superfluities left by the shaver, this being the last levelling operation. Then ensues the process of softening or "graining" the hides. This is effected in the "finishing-room" by means of a "graining tool" or "arm-board" vigorously applied to both sides of the hide in turn. It breaks the grain of the leather and "supples" it so that it shall be soft and pliable, and is a desperately laborious task, the workman causing the arm-board, which reaches from hand to elbow, to pass over the hide with a skating motion into which he puts the whole strength of his body. The long-suffering leather is not even yet done with. It has to be blacked on one side with a mixture of lamp-black and oil, then dried, then sized over the black surface, dried again, and afterwards "top-sized" on the other side and dried for the last time. Finally, it is skimmed over with a smooth glass sleaker, and is then ready for the clickers in the cutting-room. Ready, that is, if it is intended for use as plain, unpretentious calf.

There are yet other machines, with steel rollers moving at a mighty pressure, that can bite upon its surface either the crenelations of "Russia" leather, the peculiar broken pattern of the "Levant" skin, or the odd markings and quaint half-scales of crocodile hide. These, however, are for the benefit of folks who *will* wear fancy goods, and must have them cheap or not at all. They lend themselves to an innocent fraud, calculated to deceive nobody, inasmuch as the patterns so far excel the real thing that no one can confound the two. This is the last possible stage of currying, and with it we may bring our description, like the leather, to a finish.

In the currying department at Heckmondwike there are constantly 12,000 hides and skins in process, weighing some thirty tons.

In regard to the boot and shoe making department, entered from Thomas Street, much of the machinery employed is, of course, a reproduction of that described as in operation at the Leicester works. The essential difference between the two factories, apart from their respective size, is that Heckmondwike makes little else beyond the heavier and coarser kind of goods adapted for colliers, quarrymen, farm labourers, masons, and people engaged in other rough trades. One speciality is the manufacture of women's strong laced mill-boots, and in regard to these, as to all the goods made, while the works are in direct competition with other factories, it is the co-operators' boast that no paper or composition-board, nor, in fact, any other material than solid leather, enters into their work. This the writer of the present series of articles has verified by personal inspection, and is pleased to bear witness to the fact. The inner sole is the test of quality in this particular; giving the repairer a good foundation to go upon when it is sound material; leading to botched work and speedy destruction when it is otherwise. With boys' and working women's goods the power "to wear out three soles" is a desideratum, of which only honest leather work is capable. This guaranteed, a little higher initial cost should be no objection to those who prefer the good and durable to the cheap and rubbishy. The motto "Labour and Wait" is a trade mark that every co-operator should look for on his heavy boots.

The nature of the goods in demand by the classes of workmen customers alluded to may be estimated by a glance round the "nail stores" at Heckmondwike. Some thirty tons of nails are regularly kept in stock in this department. Besides the usual tacks and pins, pegs and brads, of iron and brass, from the Black Country and from Birmingham, there are some really formidable varieties of Welsh hobs and clinkers, calculated to amaze the onlooker unaccustomed to the foot-gear favoured by our pitmen and their overground fellow-workmen. An outline of one or two of these patterns, exact size, may be useful:—



Of these, Nos. 1, 3, and 4 are affixed to boot and shoe soles in the usual triple rows; No. 2 being the "clinker" variety, driven closely side by side into the toes of colliers' working shoes, so as to present a curved and solid front of iron of high "purring" possibilities. There is, of course, an accompanying heel tip of due proportions; and the foot-covering adorned with a sufficiency of these articles bids fair to outweigh that of the steel-shod warriors of mediæval times. These shoes, we understand, are seldom cleaned or repaired, but worn to their possible limit and then replaced by new ones. They sell at from 6s. 6d. to 8s. a pair. This is a matter in which the pitmen of some counties, or their forefathers, have set the fashion for themselves. They are highly conservative in their tastes, and the demand, of course, has to be met. The heaviest wares go to the South of England, but Heckmondwike products are worn everywhere, from Tweedmouth to Penzance.

The operations of clicking, lasting, sole-cutting, heel-making, and so forth, are identical with those at the Leicester establishment, allowing always for a difference in the weight and quality of the goods turned out. The machines, too, are proportionately fewer in number. There are six hundred pairs of lasts in constant use at Heckmondwike. On the other hand the exquisite fancy button-holing, embroidering, and such-like delicate machines are here conspicuous by their absence. Of screw-riveting, heel-trimming, heel-burnishing, "edge-setting," and "seat-wheeling" machines there is a sufficiency, as set out in the following table:—

Two pairs Lasting Machines.
Heel-making, Building, and Attaching Machines.
Two Horizontal Parers.
One Smith Heel Trimmer.
One Smith Forepart Trimmer.
Sandpapering Machines for Heels and Foreparts.
Heel-burnishing Machine.
Automatic Edge Setter.
Non-automatic Edge Setter.
Waist-setting Machine.
Seat-wheeling and Brushing Machine.
Two Standard Screwing Machines.

It is of course unnecessary to enter into a further description of these, which are fully dealt with in the previous article. The whole of the machinery and steam-heating appliances in the works are kept going by a thirty horse-power boiler, there being room in the shed for another of the same size. The engine is by Marsden and Co., of Heckmondwike, a compact and shapely "horizontal" of twelve horse-power nominal, but actually working to a much greater capacity.

The total number of *employés* in all departments is three hundred, at an average wage, boys included, of £1 per week. Heckmondwike is now turning out three thousand pairs of boots and shoes every week. Last year a total of 95,557 pairs was reached, valued at £27,465. The total output, including the value of hides already stated, amounted to £35,135. At the same period the land, buildings, and fixtures were estimated to be worth £11,528; the stocks and balances £11,937. If small in comparison with the great works at Leicester, the business is yet in a most flourishing condition, and bids fair to advance by leaps and bounds.

THE DURHAM SOAP WORKS,

GILESGATE.

OF all the productive works of the Wholesale Co-operative Society the Durham premises alone fail to combine the ornamental with the useful. This is due to the fact that the buildings were acquired in 1874 from a firm of candle-makers endowed with only a restricted sense of architectural proportion, and the internal decorations are on a similar subdued scale. The manager, while turning out between four and five hundred tons per quarter of an excellent article, suffers from discouragement arising partly from the cramped nature of his accommodation, partly from the somewhat antiquated character of his apparatus.

There is no reason, indeed, why the most extensive soap business in the world should not be conducted by the Co-operative Wholesale. Rather, there is every reason to the contrary. Co-operators need not spend sevenpence out of every shilling of their gross takings on advertisements, and therefore can afford to give better value for money. Already the Durham works are offering twenty-two different varieties of guaranteed excellence. Expensive puffery has always been a necessity to the sale of patent pills, but its association with the soap trade is quite of modern growth, and could well be dispensed with. A large increase of co-operative competition in this direction might rob our street hoardings of some of their pictorial glories, and allow us to read the names of our railway stations with less difficulty amongst the litter of bold lettering which now beplasters them. But life would still be supportable in spite of these drawbacks. The soap business deserves the earnest attention of the Wholesale Society.

The processes of manufacture at Durham are conducted on two floors. Like all other establishments of the kind, the premises are pervaded by a curiously nauseating odour, inseparable from the chemical reactions constantly taking place. Nauseating, that is, to the casual visitor; those regularly engaged in it, as we are assured, find it not unpleasant and perfectly healthful. Four large pans are employed on what is called the "hot" process, as distinguished from the "cold," in the admixture of the fats and alkalies used in the evolution of various qualities of saponaceous matter. The main object of the manager, who is provided with a proper laboratory for testing and other purposes, is to secure that no soap shall leave the works with either an excess of fatty matter—a drawback in so many of the freely-advertised articles, leading to a greasy feeling on the hands in using—or a surplus of alkali, which is highly dangerous to the skin and ruinous to delicate textile fabrics. The mingling of pure Russian or American tallow with the proper proportion of "lye" or alkali is the most critical portion of the business. The fat is heated by steam until it assumes an oily consistency, and about seven-eighths of the proper quantity of alkaline solution is then added. The result is a kind of clotted paste, to which a quantity of salt is added, and the mass is then allowed to cool. It separates into two strata, the upper being a liquid soap, with a large surplus of water combined, the lower a mixture of "spent lye," with most of the salt, and all the impurities both of the fat and the alkali. This latter is run off, and then the soap paste is boiled up and gradually receives its remaining portion of alkali, until it is adjudged to be perfect and fit for "finishing." By cooling further impurities separate, and then a process of reboiling ensues, which evaporates the surplus water.

Finally the porridge-like mass of gruel, "thick and slab," is run off into iron "frames"—moulds, measuring 60 inches by 40 inches by 15 inches—of which the side plates are removable, and there allowed to solidify. This requires from three days to a week. When ready the plates are taken away and the cubes of soap cut into slabs, and these again into bars, by means of a "sawing-frame" or "banjo," really a series of wires stretched on a frame at the proper distances, which are pressed through the tough matter by powerful leverage. The bars of soap are stacked crosswise, leaving free space for the air to pass between in every direction, and allowed a further week for drying and solidification before they are considered ready for removal.

Such is the method of making the "wheatsheaf pale," the "golden pale," and the other staple co-operative commodities from Durham. There is no need here to enter into all the details of the manufacture of fancy soaps, tablets, carbolic soaps, &c., all of which are supplied from the works. The output for 1890 was 1,480 tons, valued at £28,456, and it has steadily increased in 1891. The land, buildings, and fixtures, which cost £8,059, were valued at £1,520 at the last estimate. There is no doubt that at Durham there is the germ of what will in the near future become a vast enterprise. As we have already suggested, the business deserves better accommodation, which once given it will be able to enter into full and honest competition with the advertising soap boom which still unfortunately exercises so strong an influence over the retail co-operative stores.

WOOLLEN CLOTH AND READY MADES.

LIVINGSTONE MILL, BATLEY; AND LEEDS.

THE Batley Cloth Works, if not of such imposing dimensions as many of the other enterprises of the Wholesale Society, are yet of importance to co-operators, as proving the value of the great underlying principle of the movement. The premises, with much of the machinery they contain, were acquired in 1887 from their original holders as a failing concern. For nearly four years the society made a regular quarterly loss upon its operations, but perseverance in putting only the best goods upon the market at co-operative prices—the policy of "Labour and Wait"—has had the anticipated effect. The finances of the Livingstone Mill have "turned the corner," while the Batley co-operative cloths are eagerly bought by wholesale branches throughout the kingdom. The demand is beginning to exceed the power of supply, and the manager, like the society's managers everywhere, is looking forward to that extension of premises and plant which is one of the laws of co-operative life.

The quality of cloth, like that of every other product of civilisation, from the masher up to the man who dresses him, depends greatly upon the selection of the raw material. The wool stores at Batley contain some instructive object lessons on the choice of fibre for various ranges of goods. The manager, Mr. Boothroyd, on whose technical experience the society relies for its purchases, informs us that the fleecy tribute of the Australian colonies is by far the best for the general run of stout, honest cloth. Saxony wool yields a finer fibre, but "Port Phillip" is a market staple which runs it very close, even for the manufacture of the silkiest and most tender tissues. The wool being once delivered from the auction-rooms, however, is sent away to be scoured and dyed in various colours to order; the reason for this being that the captains of co-operation in Manchester have not yet seen fit to become their own dyers and scourers. The scouring is necessary because wool from the sheep's back, however "snow-white" in quality, according to the catalogues, is charged with a natural grease, a kind of mutton exudation, which has to be got rid of. As to dyeing, we learn that it can be done at three several stages, the material being classed as wool-dyed, yarn-dyed, or piece-dyed, according to circumstances. The first of these processes follows at once upon the scouring of the fibre; the second is effected after spinning; the third after the goods are woven; and the results, for freshness and durability of tints, range from best to worst in the same order. The wool-dyed article is the most in favour at Batley. Only certain "worsted coatings" are woven white and dyed in the piece, for technical reasons into which it is unnecessary to enter.

The dyed material, in a long range of greys, russets, browns, blues, and blacks, having been deprived of its natural grease and returned to the works, is, to the stranger's wonderment, immediately subjected to saturation with olive oil, in an apparatus specially designed for the purpose. The removal of the animal fat is indispensable for dyeing; without the addition of the vegetable oil it cannot be spun or woven; and this again has to be got rid of at a later stage at the cost of considerable trouble. From the oil tank we follow the dyed fleeces to the first preparation for spinning, and are introduced to the "devil."

The spinner's devil is a cylinder fitted with long curved claws of steel, of great strength and sharpness, revolving at high speed within a wooden chamber. The matted wool is fed into the apparatus from below, a few pounds at a time, and is rent and torn asunder with seemingly vindictive violence, until it is fit for removal, in a light loose mass of flocculent fibre. As the machine runs constantly while being fed and tended, the work is one of some danger to the operative's hands and arms. From the "devil" the material passes into a "willeying machine," where the tearing process is repeated with a set of smaller claws and in greater detail. This contrivance is boxed in to prevent the escape of the storm of gossamer particles to which the wool is now reduced, and occupies the whole side of one apartment. It delivers its product on to a collecting floor, from which the delicate, foam-like substance is removed from time to time by means of a sliding door.

It is now ready for the carding-room, in which are four magnificent sets of machinery, each engaged in drawing the fibre through cylinders fitted with sharp steel "cards" of increasing fineness until it emerges in a thin, continuous filmy sheet at the further end, and is then automatically separated into sections, each sufficient, when lightly twisted, to form a "yarn" of the necessary thickness for the thread required. This, of course, varies according to the quality and weight of cloth intended, and can be regulated at will. The carding machines turn out from 4,000lbs. to 5,000lbs. of yarn per week. There is much shoddy manufactured in the steep and straggling little town of Batley, but not at the Livingstone Mills. "No shoddy; no rubbish" is the watchword of the works, and, with every credit to the common sense of co-operators, be it said, it is found that they have developed a desire for good material, and are willing to pay for it.

The spinning is effected in the next apartment by four mules of 380 spindles each, of the most modern type, with special twisting machinery for making those thread-blends of grey and black, brown and blue, &c., familiar to wearers of "pattern" cloths, the evolution of which is a puzzle to the uninitiated. The threads, as in cotton spinning, being wound upon the cops, are then ready for the "warping" department, wherein the warps are prepared by skilful artificers, working to the many-tried patterns of a designer, specially employed, whose artistic efforts have been much appreciated. How much depends upon the inventive taste of this gentleman will be readily understood. A pattern that "catches on," as the phrase goes, will keep a set of cards, of mules, and of looms running on one class of goods for weeks or months at a time. The close bearing of this state of things, as compared with constant experimental changes, upon the important matter of profits, and therefore under co-operative rules upon cheapness, is evident. The Batley patterns do "catch on" and are popular all over the country—notably some efforts in half-visible checks which everybody has been wearing during the past summer and autumn.

The "beaming and drying" machinery, for sizing and strengthening the warps, is perfect of its kind. In the weaving sheds are fifty-two looms, including thirteen fast machines built on a new American patent. With the intricate devices for the weaving of serges and reps, twills and corkscrew cloths, and half-a-thousand kinds of fancy goods, it is not here necessary to deal. The din and clatter here are something indescribable, but beyond these, and a slight pervading odour of olive oil, there is nothing unpleasant in the business. Steaming, fortunately, is quite unnecessary in the weaving of wool.

To the unpractised eye all cloth which has newly left the loom is a dull and dirty-looking substance of loose texture, much too wide, limp as a dish-rag, to all appearance worthless for any purpose of apparel. And it is from this point that a series of processes is brought to bear upon it, more elaborate than all that has gone before. We cross the country and into another range of buildings, where a long vista of uncouth machinery is in operation. First there are two gigantic washing machines, where the olive oil before referred to is scoured away with a liberal use of soap and water, which at the same time removes the accumulated dirt. Then come four fulling machines, which beat the cloth with great wooden hammers, so reducing it to its proper width. These "narrow" it, shorten it, and give it the proper "handle"—an expressive word much used in weaverdom. Next the cloth is dried in a "hydro-extractor," a cylindrical perforated tank, revolving at tremendous speed, which throws out the water by centrifugal force. Being subsequently placed upon rollers it is drawn over an inclined plane, on either side of which stands a skilful operative who picks off the "knobs"—little excrescences left on the cloth through the cards—like all human inventions—not being absolutely perfect in their action. It is then drawn between large cylinders, ingeniously fitted with many thousands of French teazels. The machine is called a "raising gig," and does by steam power exactly what the Egyptians did ever so many thousand years ago by the aid of the same vegetable product which they used. For scraping and softening the cloth no scientific invention has yet superseded the simple teazel of the field. Darwin tells us that its curved, elastic spikes were designed by nature with the intent that the prickly seed-pod should cling to the fleece of grazing sheep, and so be carried far from the parent plant to propagate the species. For the dressing of cloth the teazel is still indispensable, and is imported by hundreds of tons for the purpose.

The "nap," being thus raised, is in excess of trade requirements. The cloth, therefore, is fed into cutting machines, where a spiral knife revolving in a roller removes the redundant rough wool, which is taken off by whirling brushes, and goes away in the shape of "flocks" to the makers of fancy wall-papers. Having been subjected a second time to this operation it is folded over millboards, a sheet of thick glazed cardboard separating each fold, and is placed between hot iron plates, heated in a steam oven, on the bed of a powerful hydraulic press. There are two of these, in which it is the custom to allow the "pieces" to remain, under immense pressure, for twelve hours. When they are taken out they have acquired "appearance," but are too highly glazed—resembling the knees of a hard-worked city clerk's trousers rather than new-finished cloth. The fabric, therefore, has to be opened again and "steamed" in a steaming mill, a process which raises the nap, takes off the glaze, and imparts that delicate peach-like bloom so dear to the purchasers of fine cloths. Once more folded, it is allowed to have attained a perfect condition, and passes, as trouserings and tweeds, serges and worsted coatings, or glossy broadcloth, into the hands of the outfitters.

LIVINGSTONE MILL, BATLEY; AND LEEDS.

The machinery at Livingstone Mill is driven by a 30 horse-power horizontal engine. The works give employment to 130 well-paid hands. The land, buildings, and fixtures were valued at the last annual balance at £10,399; and a stock estimated to be worth £7,000 was then in process of manufacture. Cloth was woven and sold in 1890 to a value of £13,069, a total which will be considerably exceeded in the current year. If not amongst the more splendid of the Wholesale Society's enterprises, the Batley establishment can at least claim that all the work it turns out is honest and true, defying all competition in regard to quality and price. If the Batley cloth has a drawback it is that it takes so long to wear out that the owner gets tired of his clothes.

READY-MADES DEPARTMENT, LEEDS.

Though to a great extent an adjunct to the Batley Cloth Mills, the tailoring establishment of the Wholesale Society in Leeds has a peculiar interest for students of the labour questions now looming largely on the political horizon. In few industries have the wage-earners been worse treated or brought to a lower level of degradation than in those connected with the production of ready-made clothing. Wherever garments are dirt cheap it is a logical certainty that human labour is dirt cheap also, and the goods usually revenge themselves upon the purchaser by proving that they are worth exactly the rag-market prices paid for them. The success of the Leeds Ready-mades Department is gratifying for two reasons, as showing, first, that co-operators, at all events, have come to their senses in this regard; secondly, that a sound article can be produced at a low price and yet pay fair living wages to the workpeople.

No shoddy, no slopwork, no sweating are the principles on which the Leeds Department is conducted. In other respects the premises present no unusual feature. They are fitted with an ample complement of the best style of cutting machines, stoves, pressing machines, button-hole and sewing machinery of all descriptions, and afford employment to 164 hands in well lighted, well ventilated apartments. With these resources the establishment is capable of producing 76,000 suits of clothing per year, which, striking an average between "men's" and "juveniles'," would consume 152,000 yards of cloth, or 2,760 pieces of average length, the value of this output being estimated at something like £60,800.

This maximum has never yet been attained, but the Leeds business is increasing at a rate which testifies to the growing appreciation of reliable ready-made clothing capable of hard wear and suited to all classes of customers.

THE WHOLESALE SOCIETIES' TEA, COFFEE, COCOA, AND CHOCOLATE DEPARTMENTS,

LEMAN STREET, LONDON.

THOUGH the heart and brain of Wholesale Co-operation may be said to reside in Manchester, the great ganglionic centre established in the eastern postal district of London is an establishment of the highest importance. The administrative offices, with the sample-rooms and appointments connected with the society's distributive agency for London, are a good second to the Manchester premises in the matter of size, and to these the accommodation necessary for the society's vast operations in the mixing and packing of teas is superadded. The result is a building of palatial proportions, one of the handsomest as well as one of the largest in the Metropolis. The total area covered by this superb structure is 18,000 feet, there being a frontage of 150 feet to Leman Street, 110 feet to Hooper Street, and 160 feet to Hooper Street and Rupert Street. There are six floors in the building, and the base of the flagstaff upon the tower surmounting the octagonal oriel at the Hooper Street corner is 150 feet from the street level. As a combination of massive strength and solid beauty it stands in striking contrast with the mean and squalid surroundings of the neighbourhood. From a granite base it is built in massive pieces of Portland stone, relieved by ornate pilasters of blue Pennant stone, with bold broad windows between, to the top of the first floor. From this it ascends in lightsome gradations of red brick, with Portland stone dressings, to the roof. The structure was two years in building, and was opened for business in November, 1887. Six hydraulic lifts provide communication between the basement and the upper floors; the magnificent central well staircase, built over the recessed doorway shown in the sketch, being mainly used for purposes of descent. The visitor who gazes from the top landing into the giddy perspective offered by this stairway gets perhaps the best possible impression of the gigantic dimensions of the London Co-operative Palace. He may be pardoned if for one breathless moment he experiences almost a feeling of awe. From the roof of the building, accessible through the sky-lighted kitchen, very sensibly placed at the top, one of the finest possible views of industrial London, with the mast-forests of the busy river in the foreground, is to be obtained.

It is not our present purpose to deal with the sub-divisions of the main building in detail. The cooking apparatus of this kitchen in the skies is sufficient to supply the wants of three hundred persons at a time. The dining-hall is calculated to seat that number on an emergency; and the assembly-room or conference hall, on the fifth floor, is a veritable gilded chamber, decorated with arched toplights and a dome of stained glass, and bearing the arms of all the towns in which the society does business emblazoned on the frieze around the panelled ceiling. From a pedestal above the commodious platform the bust of Robert Owen looks down approvingly upon the proceedings of the co-operators at their quarterly councils. The apartment measures 63 feet by 37 feet, and will seat four hundred persons comfortably. On the floors below are the furniture, ironmongery, and stationery departments, the showrooms for boots and shoes, drapery, sale and sample rooms for groceries and provisions; and on the first floor the bank, with its seventy clerks, and the general offices. The ground floor, with a wagon road run through the centre of the building, is devoted to the receipt and the despatch of goods, four loading ways serving the grocery and provision departments, and one the drapery. The tea department, with which we shall deal fully in this article, has its cranes and loading stages on the Rupert Street and Hooper Street fronts. The basement is used as a warehouse for cheese, butter, and bacon by the provision department, and every apparatus that science can devise or money procure is at hand for the safe, cleanly, and expeditious transit of all the articles, including nearly every necessary and luxury of life, handled by the servants of the society.

The "London department," under which heading are comprised the multifarious centres of energy to which we have alluded, has one architectural advantage over the Manchester premises—that, while it occupies less space, it was designed (by Mr. J. F. Goodey, of Colchester) as one harmonious whole, and has not been gradually accumulating around a modest nucleus to meet the wants of an increasing business constantly in want of elbow room.

THE TEA DEPARTMENT.

The society's tea supply is planned and developed in the older range of buildings facing Hooper Street and Rupert Street, as shown in the engraving. These are reached from Leman Street by means of a fireproof bridge, through double iron doors on the first-floor landing. The tea sample-room, which may be called the intelligence department of the immense business here conducted, is fitted with ranges of mahogany counters and drawers capable of holding about seven thousand samples of the Eastern leaf. The proximity of the buildings to that paradise of the tea brokers, Mincing Lane, and the London Docks, is of course a great advantage—how great will be seen when the peculiar customs of the tea trade are explained. A leading light of the business, a "taster" of life-long experience, in the person of Mr. Fielding, is at the head of affairs, and accepts the whole responsibility of buying and blending the society's teas. He informs us that he frequently in the season "tastes" as many as four hundred samples in a day. Nerves of iron, the palate of the connoisseur, and the keenest commercial instinct are the three things indispensable to success. A trifling error in selection might lead to the waste of hundreds of pounds. It goes without saying that the "taster" has to serve a long and varied apprenticeship to acquire these qualifications. There are three hundred men, women, and boys engaged in the tea department, the details of which have to run like clockwork to keep the supply ever fresh, ever fragrant, and satisfactory to the consumer.

The nature of the special talent required may be judged from our afternoon's proceedings in the sample-room. On the morrow, let us say, there are to be auction sales of six hundred different "parcels" of Ceylon teas, amounting to some dozens or some hundreds of chests each, according to circumstances. Twelve or thirteen different brokers are concerned, each of whom has sent in a small catalogue, enumerating ships, trade marks, and quantities. No clue whatever is given in these documents to the value of the teas, but every buyer whom brokers are canvassing is allowed to take "samples." The buyer has had to send down messengers to the docks to take samples of about a quarter-pound each in small square tin boxes, each bearing an embossed number. The messenger marks a similar number against each "lot" in the catalogue. As a consequence, one of the mahogany counters is at this moment filled with six hundred boxes of samples, placed side by side, with the lids off. And from this point begins the trouble. First of all, if the buyer desires to taste rough teas of a certain sort, he will have all the rough teas in the collection placed together, regardless of the brokers' arrangements. To taste a rough tea and then a fine one would be to spoil the palate. The fragrance of the daintiest article would either be unduly exaggerated by the comparison, or the coarse leaf would seem too rank and pungent. The samples being thus sorted out, the taster ignores the catalogues altogether. He examines the appearance and the smell of the leaf first, and then comes the crucial test of quality. Some hundreds of small white china teapots are constantly in use, one young woman spending all her working time in washing them in a room above, from which they are sent in dozens down a special hoist. Boiling water is of course always at hand. Tea to the weight of a sixpenny piece is taken from each sample under discussion in special scales, and placed in a separate pot. Be it known to the wondering tea-drinker that the taster does *not* warm his teapot. Exactly five minutes' infusion is allowed from pot to cup, and the liquor—of course unsweetened or otherwise disguised—is then subjected to the palate test, and its comparative merits with other teas in the same line of inquiry noted. Then the other ranges on the list are subjected to the same process. The buyer sets his own value on every sample, and then instructs a broker at the auction-rooms to bid for such as he has selected up to a certain figure. The prices vary extremely, 4d. in the shilling from one lot to the other being a not unusual divergence. A good, well-known taster will keep the fact that he is bidding secret, buyers being prone to follow a man of established reputation or to outbid him up to an exorbitant price. Mr. Fielding has samples of teas that have sold from £1. 10s. 6d. to £25. 10s. per lb.—the "golden tips" from Ceylon, which realise such fancy prices, yielding only twenty "tips" or so to a plant. These teas, however, are mostly bought for advertisement, or for flavouring purposes, and represent an altogether abnormal standard. The Indian teas having been "tasted," a heavy sample list of China leaf will perhaps follow, the first week in July being considered the opening of an ordinary season. At such times the brokers will be getting samples from the newly-arrived ships at three in the morning, and have them on show at half-past eight.

A great deal of business is of course done privately, in which case the broker will state a price after the samples have been tasted, and submit to be "'bated down" until the chaffering results in a fair price being offered and accepted. With six or seven hundred samples offering at once, the services of two "under-tasters" are called into requisition at Leman Street, who submit their recommendations to the palate of the master-spirit to endorse or disapprove. One of these deals exclusively with Indian, the other with China teas. We learn incidentally that the English palate revels in a coarse, strong-flavoured infusion, most of the more delicate "fine" teas going to Russia, where they are drunk with lemon-juice and without sugar or milk. The Russians *drink* tea; it is no mere graceful adjunct to the table with them. They pay high prices for it, and they swallow quarts of it daily. They are veritable tea-tipplers, morning, noon, and night; but the light, aromatic, citron-scented liquor that wins their favour would be scorned by the British matron.

Thus far we have dealt briefly with the purchase of what may be called the raw material of the tea-dealer's craft. It is evident that great skill and judgment are necessary for the earlier or analytical stages of his business. But at this point commences his real difficulty. He has not only to buy what he thinks will serve his purpose, but to sell to sample, and the art of mixing, the synthetical side of his studies, is the one which taxes his resources to the uttermost. How intricate this is may be judged when we say that Mr. Fielding is constantly receiving, along with specimens of the different kinds of teas required in various provincial towns, stone jars of the water supplied in each district, in which to infuse them. Water from Birmingham, Peterborough, Manchester, from towns in Scotland and every part of the country, figures largely in his laboratory, for on the quality or chemical constituents of the water everything depends in making a satisfactory cup of tea for local requirements. The water of one district may be a little hard or what not, and a tea that would be popular in the next town a few miles off be quite unsuitable in consequence. Tea, in fact, is a most delicate and susceptible article. It will deteriorate a third of its value in a month's keeping; it will take up the scent of oranges or onions or cheese lying in the same wharf or warehouse; the proximity of a newly-tarred fence will act upon its flavour with ruinous effect. A branch manager once complained that the teas sent him all tasted of carbolic acid. Inquiry revealed that he had kept them in the next bin to some "tar soap," and they were completely spoiled.

Often the matching of the palate qualities of a sample will involve several days' investigation. Then some districts are particular as to the size of the leaf. Ireland likes its teas small; some other localities large. As a fact the "cut leaf" makes a bitter infusion, because the boiling water acts more readily upon the essences of the plant. In nature the length of the rolled leaf varies from two inches downwards. A machine known as the "tea-cutter," with a cylinder divided into cutting cells of four sizes, known for some reason by the numbers, 2, 3, 3½, and 4, is employed to secure uniformity in this respect, and a miniature apparatus of the same kind is at hand in the sample-room to ascertain the gauge, after which the requisite order is issued. The "cutter" sifts out all the small tea, and chops the large leaf down to size. For purposes of matching an immense rack containing 3lb. samples of every tea in stock in the warehouses below, and of every mixture made up, with the dates, is kept at hand, with an elaborate index, forming a comprehensive work of ready reference from which the mixer can draw samples for infusion at any time.

The mixing or blending to fill an order from a branch may require any number of different teas from two up to twenty varieties. The right blend being ascertained, an entry is made in an "instruction book" from which the assistants in the warehouses are required to work. Thus, without going too deep into technicalities, we note that one order for a mixture of China teas includes, in different proportions:—

One variety of Moning from North China.
Two Kaisows from Foochow.
One of Assam Pekoe.
One Ceylon Pekoe.
One Ceylon Souchong.
A small admixture of Caper from Canton.

The quantities have to be worked out in proportion to the size of the order, and sometimes these prescriptions are highly elaborate and troublesome in the making up. The Wholesale Society packs and sends out over 350 different blends of tea. Thus on the fifth or mixing floor of the warehouse we find some men employed in filling out one "mixing sheet" affecting an order for 42,000lbs. of Ceylon tea. It contains no fewer than eighteen teas, all specified by name, mark, and number, so that every chest is individualised and can be found on the proper floor. As it is evident that so vast a quantity cannot be mixed at once, the sheet is subdivided proportionately into quantities of 3,000lbs. each, the proportions being accurately observed. At the far end of the floor are two hoppers of beech, one capable of holding 3,000lbs. at once, the other large enough for 700lbs. Both are in constant use. Suppose the larger one is being used, the eighteen different varieties of tea are poured from the chests into the hopper, and when the quantity is complete a slide is drawn out at the bottom, which allows the mass to fall into a "mixer" on the floor below, so that the hopper is ready for another 3,000lbs. Following the first batch, we find that the tea has fallen into a huge hollow sphere of iron, slightly flattened at the sides, and also large enough to hold from 3,000lbs. to 4,000lbs. This is made to slowly revolve upon a central axis by steam power, amalgamating the tea by the resistance of a set of blunt fixed knives in the centre. Each such operation takes twenty-five minutes, at the end of which the teas are thoroughly blended, when by the removal of another slide the mixture sinks down through a beechwood shoot into a bin on the floor beneath. Of these 3,000lbs. bins there are three, each fitted with its trap on the floor beneath the mixer. The shoot runs round from one trap to another on a circular platform, so that by a simple expedient the same mixer will fill the three bins with 9,000lbs. of tea, while the men go on emptying fresh chests into the hopper on the floor two storeys above. From these stock bins, which are fitted with glass doors to show the quantity contained, and are self-emptying, the mixed tea is drawn off into the scale of a weighing machine, and then placed in smaller bins lined with tin, holding 150lbs. each, which is found a convenient size for the packing tables. The perfected article is allowed to stand for seven days to let the flavours assimilate, and is then ready for the packers. The smaller mixing apparatus acts in a similar way.

The three mixing floors thus described are a centre upon which all the teas received converge, from the large clumsy chests of rough China growth to the small expensive boxes of scented Caper and Pekoe, and from which all the mixtures issue in due course. A visit to the unloading cranes, whither the wagons come from the docks, and a walk through the six storage floors, reveals that through the whole gigantic warehouse there is a constant circulation of mighty masses of tea passing by this means from end to end. There is always about £30,000 worth of tea in stock, the greater part of which never remains longer than three to four weeks in the building. The emptied chests are taken to a carpenter's shop on the top floor, where all injuries and defects are remedied, and are then sent forward to the delivery department, and, being properly labelled, are used to contain the packet teas which have achieved such well-deserved celebrity.

The packing-rooms, of which there are five of various sizes, the largest being lighted by electric lamps, accommodate 100 packers on a floor. The apartments are carefully subdivided, so that no accidental wrong labelling of the tea can take place. At each table there are three employés, a "weigher," a "folder," and a "packer." The weigher scales out the tea from the 150lbs. bin, which is suspended above his table by a special apparatus. He is subject to a fine of 4d. per 100lbs. of error in the way of short weight as detected by the examiners, of whom there are several constantly testing the packets. The folder is supplied with tin foil and wrappers from the stationery-room on the second floor, where there are always seven million labels in stock. The packer wedges the tea into the well-known oblong packet with a plug and mould apparatus, in the use of which the young men are very dexterous. A young woman then adds the finishing or end-label with a little paste. Great care is taken, by colours of labels and otherwise, to differentiate between the various grades of teas, and the same colour follows the one tea in all its stages, of packet, 6lb. box, or chest of 48lbs. or 84lbs. Besides the imported tea-chests, empty sugar boxes are used to pack larger orders. The 6lb. box, with its gaudy labels, is found most convenient for show purposes, and, being easy to handle, is very popular. These, of course, follow the delivery into wagons at the end of the building most remote from the point of entry. There are three powerful hoists in constant use for shifting the tea from floor to floor, and the Jacob's ladder system of box-lift is also in use on the packing floors.

While China continues to pack its teas in the old wooden chests, lined with lead foil, as economical in material as they are fanciful in exterior embellishment, India and Ceylon, having used up their surplus wood supply, now pack largely in iron. The metal sheets are prepared in England and sent out to the growers to be shaped into boxes.

The quantity of tea bought, handled, and issued in the last financial year was 6,246,396lbs., and its value totalled up to £446,438. 1s. 8d. As this is done in face of a fierce competition, and entirely without advertising or any of the usual arts of puffery, it will be seen how much depends upon the accuracy of judgment and commercial experience of the head of such an enormous business.

While the Wholesale Society makes up many blends of Indian tea at Leman Street, Mr. Fielding is strenuous in his advocacy of the use of the products of China in preference. In an eloquent circular lately issued he says:—

> We cannot too strongly deprecate the excessive use of Indian teas as being most injurious to the nervous system, and destructive of the mucous membrane of the stomach, and consequent paralysis of the digestive organs. Nervous diseases, weak hearts, anæmia, and indigestion in its various phases are alarmingly on the increase, and physicians' consulting-rooms are crowded with patients daily, and in the majority of cases the patient is ordered to leave off drinking tea, and to take to cocoa or some other beverage instead. . . . Twenty-five years ago, when only China tea was imported into the country, the medical profession did not condemn tea drinking. Quite the contrary, they strongly recommended it; and going back to the origin of its introduction, it was first known as an expensive medicine of high virtue, *especially prescribed* for indigestion, so what can be the cause of the change, and the increase of nervous complaints concurrent with the increase in production of Indian tea, unless it be that Indian tea is in fault? The great bulk of the public probably do not know that one can hardly buy a pound of tea of any grocer or tea-dealer that does not contain from 50 per cent to 75 per cent of Indian leaf, and much is Indian leaf *only*. They like tea to be *strong*, and buy it for its strength, whereas, as a matter of fact, really choice tea that brings long prices from true connoisseurs is pale liquoring by comparison, but possesses a delicious aroma; the same as with claret—common new wine is dark coloured, and chateau wines paler with a rich bouquet.

In Mincing Lane the different character of the two articles, India and China tea, is well known, but *que voulez-vous?* Indian leaf is in demand, the fashion of the day, and one must supply people with what they want; they think it serviceable and good because it produces a dark cup and powerful rough flavour, and so innocently, and no doubt with the best intentions, slowly poison their families and their friends until dyspepsia overtakes them. In Mincing Lane, after a morning's tasting of Indian sale samples, a buyer is frequently prostrated, but no inconvenience is ever experienced from tasting several hundred cups of China teas.

TEA GARDENS AND TEA GROWING.

A SUGGESTION was made in the course of 1890 by some members of the Tea Committee of the society that, considering the enormous quantities of tea handled at their warehouses, it might be expedient to purchase tea gardens in Assam and Ceylon. "Why could they not," it was asked, with apparent pertinence, "get back to the land?" In reply, Mr. Fielding prepared a brief "Report on the Indian and China Tea Trade," which, apart from the specific question, is singularly instructive.

For blending purposes at Leman Street it is necessary to keep in stock at least sixty-five different sorts of teas; often there are four hundred different varieties in the warehouses. The issue department has no fewer than thirty-two *standard* packets and blends, in addition to which it turns out three hundred and sixty separate special mixtures. "A blend that pleases must not vary from one year's end to another." If the crops are inferior in one part of the great Tea Zone, the produce of another must be substituted. The character of the various blends must be kept up, at whatever cost of time or trouble. Furthermore, "self" or unblended teas do not drink well at all, and are seldom used.

The co-operative tea taster is thus in the position of a critical busy bee, whose range of flight, in India alone, extends over gardens as far distant from each other as fifteen hundred miles. Eleven districts—Assam, Cachar, Chittagong, Darjeeling, Sylhet, Kangra Valley, Neilgherry, Travancore, Dehradoon, Kumaon, and Chota Nagpore—each giving a distinct flavour have to be ransacked and their output tested, season by season, and the fluctuations of quality are wide and never to be calculated beforehand. The same remark applies to the growths of China and Ceylon.

Tea, as we know it, is not a ripened product like grain or fruit, or even coffee. It "flushes," and the green leaves have to be picked at the critical moment when their juices are at their best. The plant is highly sensitive. A week's sunshine before the tea is plucked will make it "lively" and improve the flavour; dull weather makes it "flat." This extreme delicacy of course affects the largest gardens as much as the smallest. Frequently the buyer will taste four hundred samples in one day's sale of Ceylon and find only twelve to sixteen suitable for his requirements. Ceylon tea "flushes" more frequently than any other, and so is made in smaller quantities at a time. Something like a twentieth part of the whole product of the island imported into this country is purchased by the Wholesale Society.

Stating the results of a portion of his calculations in figures, Mr. Fielding estimates that a Ceylon tea garden costing £15,000 would produce about 86,000lbs. of tea in the year. Half of this the society could use for its own purposes, *which would not be a week's consumption*. Gardens to grow all the Indian teas handled at Leman Street would cost about £320,000; others to grow all the Ceylon teas made up, £210,000.

The point of Mr. Fielding's very lucid and conclusive argument is that if the society becomes a tea grower its output must necessarily be limited to a few classes of teas, with which it must enter the market *as* a grower and compete with other importers for the general trade, still purchasing the growths of other gardens for its own blending purposes. It could not use up its own products except by limiting the variety of its blends, which, in the present condition of the trade, would not be a wise policy. That is why, in this matter of the production of tea, the Wholesale Society has not up to the present seen its way to get back to the land.

COFFEE AND COCOA.

TESTS AND TASTING.

A SPECIAL section of the Leman Street laboratory is reserved for experts who sit in judgment on the samples of coffee berries and cocoa beans submitted to them by the growers, importers, and brokers. Here again the value of the article as landed at the docks is left an open question, to be decided by the skill of the would-be purchaser and fought out in open market or in the course of private bargaining with the seller's agent. With regard to coffee there is a wide range of products to be investigated, but fortunately the standard of quality is not subject to such a variety of tastes or caprices on the part of consumers. There is a positive best, and a descending gradation from superior to inferior so far as strength and aroma are concerned, of which the wholesale buyer must be accurately and acutely aware; but there is no general public demand for special *nuances* and delicacies of flavour such as has to be encountered in the tea trade. The true coffee drinker demands, like the Highlander with his toddy, that there shall be good coffee and better coffee. It is the Leman

Street buyer's business to fulfil the third essential—that there shall be no bad coffee, at all events in the co-operator's cup. The geographical area of the coffee berry stretches, if not from China to Peru, certainly over a vast surface of the terrestrial sphere. A sheaf of sale catalogues, taken haphazard, tells of consignments offering from such diverse "ports of origin" as the following:—

Costa Rica,
Ceylon,
India,
Jamaica,
Guatemala,
New Grenada,

Java,
Manilla,
North Africa,
Mocha,
Brazil,
La Guayra.

The six in the first column are to-day the most important producing countries as regards home consumption. The quality of the crops varies constantly, according to the fluctuations of climate and cultural skill. The samples of raw coffee from every cargo of bags and barrels are subjected to the same rigid tests as in the tea department. The berries are roasted either in a miniature apparatus worked by a gas engine, or in a still smaller cylinder driven by a spring and heated by gas. Then the proportion of "white" berries is noted carefully—this being a sure sight test, after roasting, of the richness or otherwise of the crop. Next the equivalent of the weight of a shilling piece is scaled from the sample, and the number of berries observed. The fewer berries the better. These, being ground in a hand-mill, are infused and "tasted." It may be noted here that the way to make really royal coffee for drinking is as follows: In the bottom of a ladle holding one-fourth of a pint place a *sufficient quantity* of fresh-roasted, freshly-ground coffee; fill with boiling water, and keep up the ebullition for thirty seconds over a lamp; next drop in one tablespoonful of cold water to precipitate the "grounds"; pour the consequences into a cup, add a little sugar according to taste, and drink reverentially. It is a dish for a caliph. If you care for cream, take it by itself some other time. Women and very young curates spoil their coffee by mixing the two things; the connoisseur in coffee never. This recipe, furthermore, is useless to him who would quench his thirst. For that purpose drink pure water. But coffee is coffee, and not to be trifled with.

The cocoa nuts, also imported from the uttermost ends of the earth, differ considerably in size, shape, and colour. As taken from the pod they mostly resemble large smooth-skinned brown almonds. The samples are subjected to a rude but certain test. Each one of a chance handful is cut in two. If they "split white" they are not ripe, and a very small proportion of this kind revealed suffices to condemn a whole parcel. A delicate burnt umber tint is the standard of quality so far as the raw bean is concerned. The only further test possible is obtained after the cocoa or chocolate is made, by a strict "tasting" comparison with the retailer's sample.

COFFEE ROASTING—NEW STYLE.

In comparison with the Co-operative Palace on the eastern side of Leman Street, the premises almost facing it at No. 116 in the same thoroughfare are unpretentious to a degree. They rise, however, to a height of five storeys, and the society's stock of coffee in bags and barrels is taken by hoists to the top floors for storage. It is on the fifth floor, however, that the manipulation of the article begins. The raw berries improve by keeping, giving off their superfluous moisture and ripening; but from the moment they enter the roaster it is impossible to make the transition of the perfected article to the coffee cup too rapidly. At all events, there is no time cut to waste at Leman Street in getting it into the air-tight tins so familiar to the retail purchaser.

The roasting is effected in two machines, one of an entirely novel character. The berries, having been mixed in certain proportions according to quality, are placed in an open pan with perforated bottom, resembling a large sieve. Each roaster will hold two hundredweight, and the operation is completed in about twenty-five minutes of rapid but steady revolution. The advantage of the new principle is that the berries are brought into direct contact with the flame, which roasts them, burns away the "chaff," and drives off the steam at one and the same time. Each machine is capable of roasting nearly a ton of coffee per day.

The fragrant, deep-brown berries are next poured into a trough with a wirework bottom, and cooled by an upward blast provided by a revolving fan, which drives off the residue of the chaff, and the "cooler" is then run on a tramway to hoppers in the floor of the apartment, through which the coffee falls into three steam-driven mills on the fourth floor. The "necks" of the hoppers, it is curious to notice, are provided with large magnets to catch any small pieces of metal which may have got into the coffee through careless packing or a mishap in unheading the casks. Before the ground article leaves the fourth floor it is mixed with chicory to suit the taste of the consumer, and descends to the third floor to be packed and labelled, and is then ready to go forward into consumption. As everywhere in the building, the electric light is in use in these departments, and the most rigid cleanliness both of apparatus and atmosphere prevails. The quantity of coffee turned out last year was 10,796 cwt.

COCOA AND CHOCOLATE.

The processes connected with the manufacture of these wholesome and delectable products are much more varied, and require constant vigilance and the exercise of considerable technical skill. For the first few stages the operations are the same for all classes of goods. The raw nuts have to be roasted. The roaster for cocoa is a curious apparatus, suggestive of weird magical conjurations in which the white-bearded astrologer, with his skull cap, wand, and gown trimmed with the signs of the zodiac, would not seem at all out of place. It is a huge hollow globe of metal, capable of holding about two hundredweight of nuts, revolving on a horizontal axis over an open coke fire. Each operation takes about an hour, at the end of which time the globe is lifted out of its supports, and the contents poured into a winnowing machine, when the nuts are broken and the husks blown away, the broken cocoa gravitating to one side and the "chaff" to the other.

The next process is "trituration," and it is at this stage that the composition of the cocoa bean becomes evident. The broken particles are poured by a funnel into a steam-jacketed receptacle, wherein they are ground between two slowly-revolving granite faces at a temperature of about 200 degrees Fahrenheit. From an orifice at the bottom of this apparatus the crushed and melted cocoa issues in a semi-fluid stream of about the consistency of treacle. This is taken away in trays and subjected at a high temperature to the action of powerful hydraulic presses, with a pressure of 2,000lbs. to the square inch, which squeeze out the "butter." This forms one-third of the whole bulk of the original "nuts," and in its clarified condition is run into moulds, which it leaves in slabs of snowy whiteness measuring 2 feet by 1 foot by 3 inches. It is a vegetable fat of exquisite purity, tasteless, odourless, and possessing most wholesome properties.

A considerable quantity of this butter is used in making the dainty coating for chocolate creams; the remainder is readily bought by chemists at from 1s. 1d. to 1s. 4d. per lb. The resulting blocks of pure cocoa are then reground, and the result goes forward to be manufactured into "cocoa essence"—the purest form of cocoa known to science.

The elaboration of this last-mentioned product requires infinite pains and a long series of operations. First of all the blocks, resembling nothing so much as slabs of dark red sandstone, are exposed to the action of a kind of pug-mill, and the soft powder is then exposed to the action of a revolving sieve of fine texture. The rough powder is rejected, and returned to the pug-mill aforesaid, being subsequently resifted. All this trouble is necessary because, all the label-legends to the contrary notwithstanding, there is no such thing in nature or art as "soluble cocoa." Pure cocoa as drunk is really so much matter held in suspension in the hot water or milk into which it is stirred. To give satisfaction it must be reduced to an impalpable, almost microscopical powder, and to effect this much costly machinery and technical skill is required. The essence thus prepared is then ready for the tins, into which it is weighed and packed in another apartment.

On the ground floor are four steam-jacketed *mélangeurs*, or mixers, for the manufacture of chocolate and other sweetened varieties of the article. The *mélangeurs* are really a kind of mortar-mill, with two wheels running round at a high speed, wherein a sufficing proportion of pure cane sugar is added at a high temperature, which reduces the mixture to an unctuous paste. From these again the result is pressed into blocks in the condition known as "Trinidad rock," and taken away to the coolers to be stored for future use. The sweetened cocoa for breakfast purposes is treated in much the same way. The proportions of sugar of course vary according to the ultimate destination of the slabs.

"Eating chocolate" is delivered hot, at a temperature of 80 degrees, upon a marble slab, in about the consistency of dough. It is then pressed into moulds of the proper shape by a band of highly-trained young women, who remove the surplus from each mould with a knife. The moulds are then taken to a "rapping table"—there is some allusion to the phenomena of spiritualism in this name, we fancy—whereon they are kept jig-jogging in a wooden tray by a steam "rapper" until all the air bubbles are driven out. They then pass to the cooling-room, where water is kept circulating through iron slabs at about 40 degrees Fahrenheit, which is somewhat difficult to attain in summer time. The chocolate solidifies reluctantly, and this is one of the manager's chief anxieties. In this department chocolate cakes, sticks, and "drops" are all manufactured, one variety of the last-named receiving artistic finish by the sprinkling of the "hundreds and thousands" so dear to infancy upon their upper surface while yet soft.

In the making of chocolate creams and cream cakes some weighty trade secrets are involved. To begin with, the outer coating is mixed in a special *mélangeur*, and served in a liquid state from the ground floor to the confectioners above. The luscious, snow-white filling is prepared from a special formula, in which vanilla and lemon figure largely, but which otherwise is one of the sacred *arcana* of the works. Those who are puzzled, as King George was with the apples and the dumplings, how the filling gets inside, may be interested in the following particulars. Certain shallow trays are filled with clean, carefully powdered starch. Into this an oblong gun-metal mould, with a hundred projections shaped like rifle bullets on the under surface, is pressed and then withdrawn, leaving as many cup-line indentations in the starch. Into these the liquid "cream" is dropped from a "pourer," a vessel fitted with several spouts at one end, and then allowed to dry. When ready, the delicate morsels are coated with the dough-like chocolate in another special apparatus, and the completed dainty goes away to the cooler to solidify. The filling for "cream tablets" is moulded in the same way, the mould of fine starch being stamped with a special die.

The packing of cocoa and chocolate is conducted on the second and third floors by a number of girls, each of whom is an adept in her special business. Vast quantities of tinfoil, silver paper, and gaudy labels are used in this department, the printer, the gilder, and the lithographer exhausting their most gorgeous possibilities in the wrappers and boxes for the popular sweetmeats. No better or purer cocoa is made in the world than the extract in tins; and the various brands of "prepared breakfast cocoa," "homœopathic cocoa," and "pearl cocoa" are the best of their kind in the market. The fluctuating fancy for rock cocoa, flake, and cocoa nibs is also met. The society has succeeded in turning out all these luxuries of life at as low a price as the cheapest now offering, with the supreme recommendation that all its products are absolutely free from adulterants, and sent forward as such under the co-operative guarantee.

In all departments of the tea, coffee, cocoa, and chocolate works about 300 people are employed. The output for 1890 amounted to:—

Tea	6,246,369lbs.,	or value of	£446,438. 1s. 8d.
Coffee	10,796cwt.	,,	£60,635. 4s. 9d.
Cocoa	1,957cwt.	,,	£7,479. 5s. 0d.
	Total	....	£514,552. 11s. 5d.

◆

CO-OPERATIVE CONGRESSES.

No.	Year.	Date of Opening.		Where Held.	Presidents. First Day. Inaugural Address delivered by	Presidents. Second Day.	Presidents. Third Day.
1	1869	May	31	London: Society of Arts, John-st., Adelphi	T. Hughes, M.P.	A. J. Mundella, M.P.	W. Morrison, M.P.
2	1870	June	6	Manchester: Memorial Hall	W. Morrison, M.P.	Rev. W. N. Molesworth, M.A.	J. T. Hibbert, M.P.
3	1871	April	10	Birmingham: Midland Institute	Hon. Auberon Herbert, M.P.	C. Cattell	W. Morrison, M.P.
4	1872	,,	1	Bolton: Co-operative Hall	T. Hughes, M.P.	E. V. Neale	W. Morrison, M.P.
5	1873	,,	12	Newcastle: Mechanics' Institute	Joseph Cowen, jun.	W. Morrison, M.P.	T. Hughes, M.P.
6	1874	,,	6	Halifax: Mechanics' Hall	Thomas Brassey, M.P.	W. Morrison	W. Morrison.
7	1875	Mar.	29	London: Co-operative Institute	Professor T. Rogers	T. Hughes, Q.C.	W. Morrison.
8	1876	April	17	Glasgow: Assembly-rooms, 138, Bath-st.	*Professor Caird Professor Hodgson	G. Anderson, M.P.	Baillie Collins.
9	1877	,,	2	Leicester: Museum Hall	Hon. Auberon Herbert.	Lloyd Jones	Abraham Greenwood
10	1878	,,	22	Manchester: Co.-op. Hall, Downing-st.	Marquis of Ripon	Bishop of Manchester	Dr. John Watts.
11	1879	,,	14	Gloucester: Corn Exchange	Professor Stuart	J. T. W. Mitchell	James Crabtree.
12	1880	May	17	Newcastle-on-Tyne: Bath-lane Schoolrm.	Bishop of Durham	R. S. Watson	H. R. Bailey.
13	1881	June	6	Leeds: Albert Hall	Lord Derby	T. Hughes, Q.C.	James Crabtree.
14	1882	May	29	Oxford: Town Hall	Lord Reay	Councillor Pumphrey	George Hines.
15	1883	,,	14	Edinburgh: Oddfellows' Hall	Rt. Hon. W. E. Baxter, M.P.	William Maxwell	John Allan.
16	1884	June	2	Derby: Lecture Hall, Wardwick	Sedley Taylor	A. Scotton	Councillor Hartley, Lincoln.
17	1885	May	25	Oldham: Co-operative Hall, King-street.	Lloyd Jones	F. Hardern	Lewis Feber.
18	1886	June	14	Plymouth: Guildhall	Earl of Morley	A. H. D. Acland, M.P.	J. H. Young.
19	1887	May	30	Carlisle: Her Majesty's Theatre	G. J. Holyoake	Sir W. Lawson, M.P.	Councillor Rule.
20	1888	,,	21	Dewsbury: Industrial Hall	E. V. Neale	Marquis of Ripon	Jno. Cave, jun.
21	1889	June	10	Ipswich: Public Hall	Professor A. Marshall.	B. Jones	G. Hines.
22	1890	May	26	Glasgow: City Hall	Earl of Rosebery	William Maxwell	James Deans.
23	1891	,,	18	Lincoln: Drill Hall, Broadgate	A. H. D. Acland, M.P.	D. M'Innes	J. Hepworth.

* Professor Caird presided at this Congress; the inaugural address was delivered by Professor Hodgson. In all other cases the chairman for the day delivered the inaugural address.

CO-OPERATIVE SOCIETIES IN THE UNITED KINGDOM.

STATISTICS SHOWING THE POSITION AND PROGRESS OF THE CO-OPERATIVE MOVEMENT FROM 1862 TO 1889.

THE following tables are continued from the last year's "Annual," with the figures for the year 1889 added.

Table No. 1, which relates to the whole of the societies in the United Kingdom, shows that at the end of 1889 there were 1,744 enrolled; of these 1,621 had furnished returns, whilst 123 had omitted to do so.

These 1,621 societies had a membership of 1,071,089 persons; their sales for the year were £40,674,673; they realised a net profit of £3,734,546, and granted £25,455 to educational purposes.

Compared with the figures for 1879, the foregoing results show very substantial increases, viz., 87 per cent in membership, 99 per cent in sales, and 101 per cent in profit.

The total sales for the twenty-eight years 1862 to 1889 are £512,928,762, on which a net profit of £43,409,501 has been realised.

Table No. 2 relates to societies in Great Britain; No. 3 to England and Wales; No. 4 to Scotland; and No. 5 to Ireland.

From the last three tables we extract the following comparisons:—

Co-operation in England and Wales during 1879 and 1889.

	1879.	1889.	Increase per cent.
Societies (making returns)..No.	937	1,268	35
Members ....No.	504,117	897,841	98
Capital (share and loan) ....£	6,699,149	12,522,269	86
Sales ....£	17,816,037	33,016,341	85
Profits ....£	1,598,156	2,981,543	87

Co-operation in Scotland during 1879 and 1889.

	1879.	1889.	Increase per cent.
Societies (making returns)..No.	208	340	63
Members ....No.	68,967	171,555	148
Capital (share and loan) ....£	544,901	2,078,523	280
Sales ....£	2,549,565	7,601,719	191
Profits ....£	258,152	750,423	190

Co-operation in Ireland during 1879 and 1889.

	1879.	1889.
Societies ....No.	6	13
Members......................No.	537	1,693
Capital (share and loan)..........£	7,815	10,831
Sales ....£	17,170	56,613
Profits ....£	1,482	2,580

CO-OPERATIVE SOCIETIES,

TABLE (1).—General Summary *of* Returns

(Compiled from Official

Year.	Number of Societies.			Number of Members.	Capital at End of Year.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	*a*454	*g*68	332	90,341	428,376	54,499	2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,778	216,005
1864	146	110	394	*b*129,429	684,182	89,122	2,836,606	224,460
1865	101	182	403	*b*124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	*b*144,072	1,046,310	118,023	4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029	8,201,685	553,435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	141	113	935	330,550	2,969,573	371,541	13,012,120	936,715
1873	226	138	983	387,765	3,581,405	496,830	15,639,714	1,110,658
1874	130	232	1,031	412,733	3,905,093	587,342	16,374,053	1,228,038
1875	117	285	1,170	480,076	4,403,547	849,990	18,499,901	1,429,090
1876	82	177	1,167	508,067	5,141,390	919,772	19,921,054	1,743,980
1877	67	246	1,148	529,081	5,445,449	1,073,275	21,390,447	1,924,551
1878	52	121	1,185	560,993	5,647,443	1,145,717	21,402,219	1,837,660
1879	52	146	1,151	572,621	5,755,522	1,496,343	20,382,772	1,857,790
1880	69	100	1,183	604,063	6,232,093	1,341,290	23,248,314	*c*1,868,599
1881	66	..	1,240	643,617	6,940,173	1,483,583	24,945,063	1,981,109
1882	67	115	1,288	687,158	7,591,241	1,622,431	27,541,212	2,155,398
1883	55	170	1,291	729,957	7,921,356	1,577,086	29,336,028	2,434,996
1884	78	63	1,400	797,950	8,646,188	1,830,836	30,424,101	2,723,794
1885	84	50	1,441	850,659	9,211,259	1,945,834	31,305,910	2,988,690
1886	83	65	1,486	894,488	9,747,452	2,160,090	32,730,745	3,070,111
1887	87	145	1,516	967,828	10,344,216	2,253,576	34,483,771	3,190,309
1888	101	140	1,592	1,011,258	10,946,219	2,452,887	37,793,903	3,454,974
1889	122	123	1,621	1,071,089	11,687,912	2,923,711	40,674,673	3,734,546
						Totals ..	£512,928,762	£43,409,501

a The Total Number Registered

b Reduced by 18,278 for 1864, 23,927 for 1865, and 30,921 for 1866, being the number of "Individual Members"

c Estimated on the basis of the returns made

d Includes Joint-

e The return states this sum to be "Investments other than in Trade," which may mean investments in the

g Estimated.

UNITED KINGDOM.

for each Year, from 1862 to 1889 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	Capital Invested in Industrial and Provident Societies, and other than Trade.	Capital Invested in Joint-stock Companies.	Profit Devoted to Education.	Amount of Reserve Fund.	Year.
£	£	£	£	£	£	
127,749	....	....	....	....	....	1862
167,620	....	....	....	....	....	1863
163,147	....	....	....	....	....	1864
181,766	....	....	....	....	....	1865
219,746	....	....	....	....	....	1866
255,923	583,539	*d*494,429	....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
479,130	1,383,063	318,477	382,846	6,696	93,601	1872
556,540	1,627,402	370,402	449,039	7,107	102,722	1873
594,455	1,781,053	418,301	522,081	7,949	116,829	1874
686,178	2,095,675	667,825	553,454	10,879	241,930	1875
1,279,856	2,664,042	....	....	....	....	1876
1,381,961	2,648,282	....	....	....	....	1877
1,494,607	2,609,729	....	....	....	....	1878
1,537,138	2,857,214	....	....	....	....	1879
1,429,160	2,880,076	*e*3,447,347	....	13,910	....	1880
....	3,053,333	....	....	13,825	....	1881
1,690,107	3,452,942	*e*4,281,264	....	14,778	....	1882
1,826,804	3,709,555	*e*4,497,718	....	16,788	....	1883
1,936,485	3,575,836	*e*4,550,890	....	19,154	....	1884
2,082,539	3,729,492	*e*5,433,120	....	20,712	....	1885
1,800,347	4,072,765	3,858,940	....	19,878	....	1886
1,960,374	4,360,836	4,491,483	....	21 380	....	1887
2,045,391	4,556,593	5,233,859	....	24,245	....	1888
2,182,775	4,795,132	5,833,278	....	25,455	....	1889

---

to the end of 1862.
returned by the Wholesale Society, and which were included in the returns from the Retail Societies,
to the Central Co-operative Board for 1881.
stock Companies.
Wholesale, Corn Mills, Joint-stock Companies, Building Departments, Banks, Mortgages, Loans, &c.

CO-OPERATIVE SOCIETIES,

TABLE (2).—General Summary *of* Returns

(Compiled from Official

Year.	Number of Societies			Number of Members.	Capital at End of Year.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	*a*454	*g*68	332	90,341	428,376	54,499	2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,778	216,005
1864	146	110	394	*b*129,429	684,182	89,122	2,836,606	224,460
1865	101	182	403	*b*124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	*b*144,072	1,046,310	118,023	4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029	8,201,685	553,435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	138	104	927	339,986	2,968,758	371,531	12,992,345	935,551
1873	225	135	978	387,301	3,579,962	496,740	15,623,553	1,109,795
1874	128	227	1,026	412,252	3,903,608	586,972	16,358,278	1,227,226
1875	116	283	1,163	479,284	4,793,909	844,620	18,484,382	1,427,365
1876	82	170	1,165	507,857	5,140,219	919,762	19,909,699	1,742,501
1877	66	240	1,144	528,576	5,437,959	1,073,265	21,374,013	1,922,361
1878	52	119	1,181	560,703	5,645,883	1,145,707	21,385,646	1,836,371
1879	51	146	1,145	573,084	5,747,907	1,496,143	20,365,602	1,856,308
1880	67	100	1,177	603,541	6,224,271	1,341,190	23,231,677	*c*1,866,839
1881	62	..	1,230	642,783	6,937,284	1,483,583	24,926,005	1,979,576
1882	66	113	1,276	685,981	7,581,739	1,622,253	27,509,055	2,153,699
1883	55	165	1,282	728,905	7,912,216	1,576,845	29,303,441	2,432,621
1884	76	57	1,391	896,845	8,636,960	1,830,624	30,392,112	2,722,103
1885	84	47	1,431	849,616	9,202,138	1,945,508	31,273,156	2,986,155
1886	82	62	1,474	893,153	9,738,278	2,159,746	32,684,244	3,067,436
1887	84	140	1,504	966,403	10,333,069	2,252,672	34,437,879	3,187,902
1888	100	130	1,579	1,009,773	10,935,031	2,452,158	37,742,429	3,451,577
1889	110	118	1,608	1,069,396	11,677,286	2,923,506	40,618,060	3,731,966
						Totals..	£512,434,338	£43,375,845

a The Total Number Registered
b Reduced by 18,278 for 1864, 23,927 for 1865, and 30,921 for 1866, being the number of "Individual Members"
c Estimated on the basis of the returns made
d Includes Joint-
e The return states this sum to be "Investments other than in Trade," which may mean investments in the
g Estimated.

GREAT BRITAIN.

for each Year, from 1862 to 1889 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	Capital Invested in		Profit Devoted to Education.	Amount of Reserve Fund.	Year.
		Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	
127,749	....	....	....	....	....	1862
167,620	....	....	....	....	....	1863
163,147	....	....	....	....	....	1864
181,766	....	....	....	....	....	1865
219,746	....	....	....	....	....	1866
255,923	583,539	*d*494,429	....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
477,846	1,383,063	318,477	382,846	6,696	93,601	1872
555,766	1,627,402	370,402	449,039	7,107	102,722	1873
593,548	1,781,053	418,301	522,081	7,949	116,829	1874
685,118	2,094,325	667,825	553,454	10,879	241,930	1875
1,279,392	2,664,042	....	....	....	....	1876
1,381,285	2,647,309	....	....	....	....	1877
1,493,842	2,609,729	....	....	....	....	1878
1,536,282	2,857,214	....	....	....	....	1879
1,428,303	2,878,832	*e*3,429,935	17,407	13,910	....	1880
....	3,051,665	....	....	13,822	....	1881
1,689,823	3,450,481	*e*4,281,243	....	14,778	....	1882
1,818,880	3,706,978	*e*4,490,477	....	16,788	....	1883
1,933,297	3,572,226	4,543,388	....	19,154	....	1884
2,080,427	3,726,756	5,425,319	....	20,712	....	1885
1,797,696	4,068,831	3,858,451	....	19,878	....	1886
1,957,873	4,354,857	4,490,674	....	21,380	....	1887
2,041,566	4,550,743	5,233,349	....	24,238	....	1888
2,178,961	4,789,170	5,832,435	....	25,455	....	1889

---

to the end of 1862.
returned by the Wholesale Society, and which were included in the returns from the Retail Societies.
to the Central Co-operative Board for 1881.
stock Companies.
Wholesale, Corn Mills, Joint-stock Companies, Building Departments, Banks, Mortgages, Loans, &c.

CO-OPERATIVE SOCIETIES,

TABLE (3).—General Summary *of* Returns

(Compiled from Official

Year.	Number of Societies			Number of Members.	Capital at End of Year.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	454	68	332	90,341	428,376	54,499	2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,778	216,005
1864	146	110	394	129,429	684,182	89,122	2,836,606	224,460
1865	101	182	403	124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	144,072	1,046,310	118,023	4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029	8,201,685	553,435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	113	66	749	301,157	2,786,965	344,509	11,397,225	809,237
1873	186	69	790	340,930	3,344,104	431,808	13,651,127	959,493
1874	113	177	810	357,821	3,653,582	498,052	14,295,762	1,072,139
1875	98	237	926	420,024	4,470,857	742,073	16,206,570	1,250,570
1876	72	113	937	444,547	4,825,642	774,809	17,619,247	1,541,384
1877	58	186	896	461,666	5,092,958	916,955	18,697,788	1,680,370
1878	48	65	963	490,584	5,264,855	965,499	18,719,081	1,583,925
1879	40	106	937	504,117	5,374,179	1,324,970	17,816,037	1,598,156
1880	53	62	953	526,686	5,806,545	1,124,795	20,129,217	1,600,000
1881	50	..	971	552,353	6,431,553	1,205,145	21,276,850	1,657,564
1882	51	82	1,012	593,262	7,058,025	1,293,595	23,607,809	1,814,375
1883	42	158	990	622,871	7,281,448	1,203,764	24,776,980	2,036,826
1884	64	48	1,079	672,780	7,879,686	1,359,007	25,600,250	2,237,210
1885	73	47	1,114	717,019	8,364,367	1,408,941	25,858,065	2,419,615
1886	67	61	1,141	751,117	8,793,068	1,551,989	26,747,174	2,476,651
1887	73	139	1,170	813,537	9,269,422	1,598,420	28,221,988	2 542,884
1888	95	125	1,244	850,020	9,793,852	1,743,890	30,350,048	2,766,131
1889	103	112	1,268	897,841	10,424,169	2,098,100	33,016,341	2,981,543
						Totals . .	£441,810,321	£36,766,566

ENGLAND AND WALES.

for each Year, from 1862 to 1889 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	Capital Invested in		Profit Devoted to Education.	Amount of Reserve Fund.	Year.
		Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	
127,749	....	....	....	....	....	1862
167,620	....	....	....	....	....	1863
163,147	....	....	....	....	....	1864
181,766	....	....	....	....	....	1865
219,746	....	....	....	....	....	1866
255,923	583,539	494,429	....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1 029,446	145,004	262,594	5,097	66,631	1871
419,567	1,219,092	300,712	380,043	6,461	79,292	1872
488,464	1,439,137	337,811	443,724	6,864	83,149	1873
517,445	1,572,264	386,640	510,057	7,486	98,732	1874
598,080	1,852,437	636,400	538,140	10,454	220,011	1875
1,137,053	2,377,380	....	....	....	....	1876
1,222,664	2,310,041	....	....	....	....	1877
1,315,364	2,286,795	....	....	....	....	1878
1,353,832	2,486,704	....	....	....	....	1879
1,285,875	2,512,039	†3,226,370	....	13,262	....	1880
....	2,585,443	....	....	13,314	....	1881
1,499,633	2,969,957	†3,919,455	....	14,070	....	1882
1,606,424	3,160,569	†4,113,995	....	15,903	....	1883
1,684,070	2,932,817	†4,118,751	....	18,062	....	1884
1,825,717	3,044,534	†4,811,819	....	19,374	....	1885
1,525,194	3,323,450	†3,475,319	....	18,440	....	1886
1,670,290	3,512,626	†4,112,807	....	19,707	....	1887
1,743,838	3,687,394	†4,868,141	....	22,391	....	1888
1,849,811	3,856,498	†5,386,444	....	23,388	....	1889

† "Investments at end of year"—the class not stated.

CO-OPERATIVE

TABLE (4).—GENERAL SUMMARY *of* RETURNS

(Compiled from Official

YEAR.	NUMBER OF SOCIETIES			Number of Members.	CAPITAL AT END OF YEAR.	
	Regis-tered.	Not Making Returns.	Making Returns.		Share.	Loan.
					£	£
1872	25	38	178	38,829	181,793	27,022
1873	39	66	188	46,371	235,858	64,932
1874	15	50	216	54,431	250,026	88,920
1875	18	46	237	59,260	323,052	102,547
1876	10	57	228	63,310	314,577	144,953
1877	8	54	248	66,910	345,001	156,310
1878	4	54	218	70,119	381,028	180,208
1879	11	*40	208	68,967	373,728	171,173
1880	14	38	224	76,855	417,726	216,395
1881	12	9	259	90,430	505,731	278,438
1882	15	31	264	92,719	523,714	328,658
1883	13	7	292	106,034	630,768	373,081
1884	12	9	312	124,065	757,274	471,617
1885	11	..	317	132,597	837,771	536,567
1886	15	1	333	142,036	945,210	607,757
1887	11	1	334	152,866	1,063,647	654,252
1888	5	5	335	159,753	1,141,179	708,268
1889	7	6	340	171,555	1,253,117	825,406
						Totals..£

* Not stated, but estimated at about 40.

SOCIETIES, SCOTLAND.

for each Year, from 1872 to 1889 inclusive.

Sources, and Corrected.)

Sales.	Net Profit.	Trade Expenses.	Trade Stock.	Capital Invested in		Profit Devoted to Education.	Amount of Reserve Fund.	Year.
				Industrial and Provident Societies and other than Trade	Joint-stock Companies.			
£	£	£	£	£	£	£	£	
1,595,120	126,314	58,279	163,971	17,765	2,803	235	14,309	..1872
1,972,426	150,302	67,302	188,265	32,591	5,315	243	19,573	..1873
2,062,516	155,087	76,103	208,789	31,661	12,024	463	18,097	..1874
2,277,812	176,795	87,038	241,888	31,425	15,314	425	21,919	..1875
2,290,452	201,117	142,339	286,662	..	..	..	..	..1876
2,676,225	241,991	158,621	337,268	..	..	..	..	..1877
2,666,565	252,446	178,478	322,934	..	..	..	..	..1878
2,549,565	258,152	182,450	370,510	..	..	..	..	..1879
3,102,460	266,839	142,428	366,793	203,565	17,407	648	..	..1880
3,649,155	322,012	..	466,222	..	..	508	..	..1881
3,901,246	339,324	190,190	480,524	†361,788	..	708	..	..1882
4,526,461	395,795	212,456	546,409	†376,482	..	885	..	..1883
4,791,862	484,893	249,227	639,409	†424,637	..	1,092	..	..1884
5,415,091	566,540	254,710	682,222	†613,500	..	1,338	..	..1885
5,937,070	590,785	272,502	745,381	†383,132	..	1,438	..	..1886
6,215,891	645,018	287,583	842,231	†377,867	..	1,673	..	..1887
7,392,381	685,446	297,728	863,349	†365,208	..	1,847	..	..1888
7,601,719	750,423	329,150	932,672	†445,991	..	2,067	..	..1889
70,624,017	6,609,279							

† "Investments at end of year;" the class of investment is not stated.

CO-OPERATIVE SOCIETIES, IRELAND.

TABLE (5).—GENERAL SUMMARY *of* RETURNS *for each Year, from 1872 to 1889 inclusive.*

(Compiled from Official Sources, and Corrected.)

YEAR.	NUMBER OF SOCIETIES			Number of Members.	CAPITAL AT END OF YEAR.		Sales.	Net Profit.	Trade Expenses.	Trade Stock.	CAPITAL INVESTED IN		Profit Devoted to Education.	Amount of Reserve Fund.
	Registered.	Not Making Returns.	Making Returns.		Share.	Loan.					Industrial and Provident Societies.	Joint-stock Companies.		
					£	£	£	£	£	£	£	£	£	£
1872..............	3	9	8	564	1,815	10	19,775	1,164	1,284	..	..	..	..	..
1873..............	1	3	5	464	1,443	90	16,161	863	774	..	..	..	..	..
1874..............	2	5	5	481	1,485	370	15,775	812	907	..	..	..	..	..
1875..............	1	2	7	792	9,638	5,370	15,519	1,725	1,060	1,350	..	..	..	67
1876..............	..	7	2	210	1,171	10	11,355	1,479	464	..	..	..	..	..
1877..............	1	6	4	505	7,490	10	16,434	2,190	676	973	..	..	..	..
1878..............	..	2	4	290	1,560	10	16,573	1,289	765	..	..	..	..	15
1879..............	1	..	6	537	7,615	200	17,170	1,482	856	..	..	..	45	71
1880..............	2	..	6	522	7,822	100	16,637	1,760	857	1,244	5	..	..	..
1881..............	4	..	10	834	2,889	..	19,058	1,533	1,039	1,668	8	..	3	..
1882..............	1	2	12	1,177	9,502	178	32,157	1,699	2,284	2,461	† 21	..	..	..
1883..............	..	5	9	1,052	9,140	241	32,587	2,375	1,924	2,577	†7,241	..	..	..
1884..............	2	6	9	1,105	9,228	212	31,989	1,691	3,188	3,610	†7,502	..	..	..
1885..............	..	3	10	1,043	9,121	326	32,754	2,535	2,112	2,736	†7,801	..	..	..
1886..............	1	3	12	1,335	9,174	344	46,501	2,675	2,651	3,934	..	..	..	..
1887..............	3	5	12	1,425	11,147	904	45,892	2,407	2,501	5,979	†809	..	..	..
1888..............	1	10	13	1,485	11,188	729	51,474	3,397	3,825	5,850	†510	..	7	..
1889..............	12	5	13	1,693	10,626	205	56,613	2,580	3,814	5,962	†843	..	..	..
						Totals..£	494,424	£33,656						

† "Investments at end of year;" the class not stated.

CO-OPERATIVE SOCIETIES IN ENGLAND AND WALES WITH AN ANNUAL TRADE OF OVER £200,000.

(See Table 6, pages 486–7.)

The number of societies under this head is twenty-four, of which ten are in Lancashire, eight in Yorkshire, three in Durham, and one each in Devonshire, Middlesex, and Northumberland.

The combined sales of these twenty-four societies amount to £15,939,113, being 48 per cent of the entire sales of societies in England and Wales. The Wholesale Society comes first with a business of £7,429,073, and is followed by the Civil Service Supply, with sales amounting to £1,789,397; next come Leeds Society and Corn Mill, Sowerby Bridge Corn Mill, Bolton, Barnsley British, Newcastle-on-Tyne, Oldham Industrial, and Gateshead Societies, all of whose sales considerably exceed £300,000. The sales of the remaining fifteen societies are under that sum.

CO-OPERATIVE SOCIETIES IN ENGLAND AND WALES WITH AN ANNUAL TRADE OF BETWEEN £100,000 AND £200,000.

(See Table 7, page 488.)

Four fresh societies make their appearance in table 7 this year, viz., Farnworth and Kearsley, with a trade of £104,586; Jarrow Industrial, £101,475; Cornforth and Coxhoe, £103,938; Cwmbach and Aberaman, £103,886; whilst Accrington and Church is transferred from table 6, its sales having fallen below £200,000.

Of the thirty-four societies coming under this head for 1890, Lancashire furnishes ten, Yorkshire eight, Durham six, Cumberland two, and Cheshire, Leicestershire, Derbyshire, Lincolnshire, Essex, Gloucestershire, Glamorganshire, Kent, one each. Their total sales are £4,676,944, or over 14 per cent of the total sales of societies in England and Wales.

CO-OPERATIVE SOCIETIES,

Bird's-eye View

TABLE (6), showing the Sales of all Societies which,

	Names of Societies.	Counties.	1871	1872	1873
			£	£	£
1	Rochdale Equitable Pioneers..	Lancashire..	246,674	267,572	287,212
2	Rochdale Co-op. Corn Mill....	—	....	215,584	240,836
3	Co-operative Wholesale Society	—	758,764	1,153,132	1,636,950
4	Civil Service Supply Association	Middlesex ..	625,305	712,399	819,428
5	Sowerby Bridge Corn Mill....	Yorkshire ..	206,979	218,645	286,964
6	Halifax Industrial	—	....	235,730	264,137
7	Leeds Industrial and Corn Mill.	—	....	....	312,308
8	Oldham Industrial	Lancashire..	....	....	213,600
9	Bury District	—	...	....	209,382
10	Rochdale Cotton Manufact'ring	—	....	....	....
11	Halifax Corn Mill	Yorkshire ..	....	....	....
12	Oldham Star Corn Mill	Lancashire..	....	....	....
13	Manchester Equitable	—	....	....	....
	Totals..........	....	1,837,722	2,803,062	4,270,817

	Names of Societies.	Counties.	1881	1882	1883
			£	£	£
1	Rochdale Equitable Pioneers..	Lancashire..	272,141	274,627	276,457
2	Rochdale Co-op. Corn Mill....	—	299,672	286,966	259,396
3	Co-operative Wholesale Society	—	3,574,095	4,038,238	4,546,891
4	Civil Service Supply Association	Middlesex ..	1,488,507	1,603,670	1,682,655
5	Sowerby Bridge Corn Mill....	Yorkshire ..	589,929	594,664	499,260
6	Halifax Industrial	—	....	....	206,058
7	Leeds Industrial and Corn Mill.	—	432,811	438,478	486,784
8	Oldham Industrial	Lancashire..	310,387	320,336	335,672
9	Bury District	—	225,689	240,227	250,123
10	Rochdale Cotton Manufact'ring	—	....	....	....
11	Halifax Corn Mill	Yorkshire ..	....	....	....
12	Oldham Star Corn Mill	Lancashire..	....	....	....
13	Manchester Equitable........	—	242,535	254,124	258,935
14	Bolton	—	219,657	254,414	295,437
15	Gateshead..................	Durham	200,261	225,202	248,364
16	Barnsley British	Yorkshire ..	....	215,421	253,512
17	Oldham Equitable	Lancashire..	....	210,581	235,678
18	Huddersfield................	Yorkshire ..	....	201,718	208,710
19	Newcastle-upon-Tyne........	Nrthmbrlnd.	....	....	239,877
20	Accrington and Church	Lancashire..	....	....	....
21	Bishop Auckland............	Durham	....	....	....
22	Brighouse..................	Yorkshire ..	....	....	....
23	Bradford	—	....	....	....
24	Pendleton..................	Lancashire..	....	....	....
25	Burnley....................	—	....	....	....
26	Crook	Durham.....	....	....	....
27	Plymouth	Devonshire..	....	....	....
	Totals..........	....	7,855,684	9,158,666	10,283,809

ENGLAND AND WALES.

OF SALES.

during the years 1871 to 1890, exceeded £200,000 a year.

1874	1875	1876	1877	1878	1879	1880	
£	£	£	£	£	£	£	
298,889	305,657	305,191	311,715	299,039	270,070	283,655	1
244,864	202,988	....	252,045	285,920	270,337	301,836	2
1,964,829	2,247,395	2,697,366	2,827,052	2,705,625	2,645,331	3,339,681	3
896,094	925,332	983,545	946,780	1,384,042	1,474,923	1,420,619	4
338,246	338,364	406.017	460,013	468,001	447,301	565,194	5
273,186	270,499	237,754	237,447	209,571	....	207,539	6
386,536	390,645	365,639	374,166	358,865	360,017	412,225	7
237,845	253,438	284,977	316,903	279,999	261,813	303,012	8
223,622	212,814	231,692	251,057	241,886	217,282	231,918	9
209,654	....	....	....	....	....	....	10
....	....	207,648	244,262	224,018	....	....	11
....	....	....	219,664	....	....	....	12
....	....	....	....	....	208,513	242,966	13
5,073,765	5,147,132	5,719,829	6,441,104	6,456,966	6,155,587	7,308,645	

1884	1885	1886	1887	1888	1889	1890	
£	£	£	£	£	£	£	
262,270	252,072	246,031	256,736	267,727	270,675	270,583	1
209,912	....	....	....	....	201,159	235,274	2
4,675,371	4,793,151	5,223,179	5,713,235	6,200,074	7,028,944	7,429,073	3
1,691,455	1,758,648	1,743,306	1,732,483	1,763,814	1,775,500	1,789,397	4
395,502	343,723	333,655	357,886	406,185	430,703	472,668	5
224,780	226,175	224,870	224,259	223,217	231,256	241,262	6
490,332	495,297	480,204	526,002	558,771	639,223	692,435	7
344,647	330,038	312,230	322,090	337,368	350,698	345,335	8
249,978	256,545	240,239	236,042	241,033	246,112	262,624	9
....	....	....	206,549	206,549	206,490	....	10
240,363	203,877	....	222,008	....	....	216,516	11
....	....	....	....	....	....	....	12
240,241	232,998	229,886	233,181	249,340	267,960	282,957	13
326,201	324,467	335,877	327,288	357,001	392,458	428,529	14
248,295	268,720	269,585	266,005	272,877	282,186	301,347	15
266,616	260,112	283,903	293,876	292,635	327,704	395,433	16
239,364	227,873	228,946	228,523	233,454	242,959	254,074	17
....	....	209,426	252,682	269,865	287,844	294,357	18
286,686	312,719	338,030	328,848	327,911	338,339	380,895	19
200,608	208,307	209,291	211,226	214,728	209,776	....	20
....	....	200,931	209,969	212,471	229,224	266,886	21
....	....	....	204,127	209,948	219,917	225,464	22
....	....	....	....	202,930	224,911	223,265	23
....	....	....	....	204,501	225,488	240,827	24
....	....	....	....	213,219	238,824	256,530	25
....	....	....	....	....	....	221,269	26
....	....	....	....	....	....	212,113	27
10,592,621	10,494,722	11,109,589	12,353,015	13,465 618	14,868,350	15,939,113	

CO-OPERATIVE SOCIETIES—ENGLAND AND WALES.

BIRD'S-EYE VIEW OF SALES.

TABLE (7), showing the SALES *of all* SOCIETIES *which, during the years 1887 to 1890, were over £100,000 and under £200,000 a year; also* SALES *of the same* SOCIETIES *for the year 1880.*

No.	NAME OF SOCIETY.	COUNTY.	1880.	1887.	1888.	1889.	1890.
			£	£	£	£	£
1	Crewe Friendly	Cheshire	106,391	139,273	148,217	167,214	187,837
2	Carlisle	Cumberland	73,501	....	....	100,614	106,112
3	Cleator Moor	,,	101,197	122,847	147,735	157,731	144,694
4	Derby	Derbyshire	116,613	114,195	124,520	152,304	180,204
5	Plymouth	Devonshire	99,380	141,825	166,978	184,733	(over)
6	Annfield Plain	Durham	26,039	....	104,242	118,370	148,232
7	Blaydon	,,	89,390	165,913	171,422	160,494	157,161
8	Cornforth and Coxhoe.	,,	16,295	....	....	....	103,938
9	Chester-le-Street	,,	97,609	162,071	162,830	173,875	190,236
10	Crook	,,	99,291	162,894	172,436	184,684	(over)
11	Haswell	,,	79,678	100,350	104,923	....	116,527
12	Jarrow Industrial	,,	72,506	....	....	....	101,475
13	Stratford	Essex	63,971	117,935	152,470	155,973	154,292
14	Cwmbach & Aberaman.	Glamorgan	57,985	....	....	....	103,886
15	Gloucester	Gloucestersh.	69,811	118,037	122,931	115,350	112,943
16	WoolwichRoyalArsenal	Kent	34,733	105,038	118,929	126,078	132,697
17	Accrington and Church	Lancashire	157,287	....	....	....	199,550
18	Burnley	,,	39,360	170,876	(over)	(over)	(over)
19	Eccles	,,	105,022	130,986	149,594	167,614	183,749
20	Failsworth	,,	100,602	104,840	110,387	112,664	114,192
21	Farnworth & Kearsley.	,,	49,074	....	....	....	104,586
22	Heywood	,,	80,467	....	....	101,543	105,025
23	Leigh	,,	....	111,840	136,774	132,280	108,557
24	Oldham Star Corn Mill.	,,	....	171,363	187,651	135,650	....
25	Over Darwen Indus.	,,	88,328	....	106,488	111,404	106,955
26	Pendleton	,,	50,679	176,461	(over)	(over)	(over)
27	Preston	,,	34,897	101,078	104,457	114,754	114,754*
28	Radcliffe & Pilkington.	,,	86,134	109,965	124,488	135,500	140,261
29	Rochdale Manufact.	,,	....	(over)	(over)	(over)	191,928
30	,, Co-op. Corn Mill.	,,	35,184	149,548	178,649	(over)	(over)
31	Leicester	Leicestershire	126,504	137,194	119,975	124,423	124,159
32	Lincoln	Lincolnshire	53,523	114,483	126,329	134,378	147,557
33	Batley	Yorkshire	87,134	109,957	114,788	114,111	116,519
34	Bradford	,,	136,619	171,991	(over)	(over)	(over)
35	Dewsbury	,,	139,085	148,641	158,413	168,861	178,474
36	Halifax Flour	,,	198,129	(over)	179,534	195,295	(over)
37	Heckmondwike	,,	146,028	141,475	148,684	155,607	163,482
38	Keighley	,,	63,699	117,378	118,865	131,735	146,693
39	Middlesbrough	,,	55,531	100,137	104,526	113,799	123,096
40	Morley	,,	76,680	....	....	104,221	115,394
41	Todmorden	,,	88,559	113,193	118,460	123,777	127,359
42	Windhill	,,	46,829	....	108,585	123,577	124,420
			3,249,744	3,831,784	4,094,280	4,298,610	4,676,944

* 1889.

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

AFTER the lapse of four years we again place before our readers a statement of the capital and trade of co-operative societies compared with their investments in and trade with the Co-operative Wholesale Society for the year 1890, giving the following particulars:—

1. Number of members.
2. Total capital. (*a*) Share. (*b*) Loan.
3. Capital invested in the Co-operative Wholesale Society. (*a*) In shares. (*b*) On loan.
4. Purchases from the Co-operative Wholesale Society.
5. Total sales.
6. Estimated purchases by societies on the basis of 20 per cent off sales.
7. Percentage of purchases from the Co-operative Wholesale Society on the estimated purchases of societies.

In making a comparison as indicated between the purchases of a society and its purchases from the Co-operative Wholesale Society, there are numerous circumstances to be taken into account before it can be said what amount of purchases might have been made from the above-mentioned society. Due allowance must, of course, be made for carriage of goods. There is also the question of locality; for instance, a society in the immediate neighbourhood of a co-operative corn mill would no doubt purchase the bulk of their flour therefrom, whilst others not so conveniently situated might purchase their flour from the Co-operative Wholesale Society. Further, in agricultural districts societies might find it advantageous to purchase their butter, eggs, bacon, flour, &c., in the local markets.

The total purchases of the 942 societies given in our summary amount to £18,037,850, and their purchases from the Co-operative Wholesale Society to £6,663,416, or nearly 37 per cent. The percentages of Manchester, Newcastle, and London Districts are 34·9, 40·9, and 40·1 respectively.

The following figures show the number of members, the total sales per member, and the purchases per member from the Co-operative Wholesale Society in each district:—

	Number of Members.	Sales per Member. £ s. d.	Purchases from C. W. S. per Member. £ s. d.
Manchester District....	550,278	26 13 9	7 9 2
Newcastle „	140,099	34 11 10	11 6 11
London „	147,058	20 9 9	6 11 8
	837,435	26 18 5	7 19 1

The total share and loan capital of the societies comprised in the following statement amount to £10,048,092, of which amount £1,184,394, or 11.7 per cent is invested in the Co-operative Wholesale Society in shares or on loan.

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

NOTE.—*a* These particulars are taken from Central Board Return for 1889. *b* These particulars are taken from the Registrar's Return for 1889.
* Three Months' Trade. † Six Months' Trade. ‡ Nine Months' Trade. § Societies.

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF 942 SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth.	Boots and Shoes.	Furniture & Hardware.	Total.				
	MANCHESTER DIST.															
	LANCASHIRE.		£	£	£	£	£	£	£	£	£	£	£	£		
1	Accrington Industrial....	6,662	157,578	7,202	3,400	29,343	69,589	2,023	164	3,132	1,075	75,983	199,550	159,640	47·5	1
2	,, Provident....	500	[illegible]	885	..	..	59	..	..	..	..	59	5,384	4,307	1·3	2
3	*b*Adlington................	302	1,285	..	18	..	1,726	..	..	4	59	1,789	6,979	5,583	32·0	3
4	Ainsworth New Road.....	148	1,433	..	75	90	548	22	..	1	10	581	5,376	4,301	13·5	4
5	,, Old Road	244	2,804	..	136	1,057	1,278	..	..	16	30	1,324	5,355	4,284	30·9	5
6	Ashton-under-Lyne......	2,047	24,327	1,066	850	2,275	22,369	2,338	297	893	862	26,759	56,113	44,891	59·6	6
7	Backbarrow	97	1,028	..	70	4	316	22	..	..	5	343	1,560	1,248	27·5	7
8	Bacup	2,741	50,822	22,688	2,040	23	19,188	1,322	17	334	445	21,336	89,711	71,769	29·7	8
9	,, Conservative......	592	9,834	3,387	340	39	1,019	58	..	78	55	1,210	16,780	13,424	9·0	9
10	*b*Bagslate	389	11,612	..	205	61	983	3	..	..	1	987	6,908	5,527	17·8	10
11	Bamber Bridge	123	749	500	..	..	80	..	..	59	..	139	8,651	6,921	2·0	11
12	Bamfurlong..............	353	786	..	25	70	4,985	401	..	..	103	5,489	14,222	11,378	48·2	12
13	Barrowford Industrial ..	382	4,107	864	300	1,077	2,804	182	6	4	106	3,102	8,702	6,962	44·5	13
14	,, Progressive..	387	3,620	926	190	3	3,126	384	72	311	175	4,068	11,629	9,303	43·7	14
15	Barrow-in-Furness	3,802	23,910	..	421	661	6,499	1,517	110	824	570	9,520	91,900	73,520	12·9	15
16	*a*Bentham	179	2,005	..	71	9	412	..	..	..	16	428	5,236	4,189	10·2	16
17	Billington and Whalley ..	180	1,322	306	54	..	1,656	138	20	62	90	1,966	3,662	2,930	67·1	17
18	Blackburn, Bank Top....	739	6,231	502	..	..	15	..	..	..	..	15	21,873	17,499	..	18
19	,, Blakey Moor..	1,660	13,485	..	750	264	6,096	16	..	1	..	6,113	43,712	34,970	17·4	19
20	,, Daisyfield	2,267	24,313	428	..	..	1,173	70	..	..	..	1,243	59,883	47,907	2·6	20
21	,, Excelsior	310	2,079	..	..	..	7	..	..	..	..	7	12,055	9,644	..	21
22	,, Grimshaw Pk.	1,229	18,021	..	610	1,582	7,855	261	1	470	175	8,762	26,022	20,818	42·0	22

23	Blackburn, Havelock St..	850	5,762	2,740	..	..	328	..	..	..	..	328	22,000	17,600	1·8	23
24	Blackley	2,1?9	26.736	..	1,620	5,268	16,479	767	262	441	332	18,281	48,453	38,763	47·1	24
25	Blackpool...............	420	3,028	..	25	..	3,923	328	..	121	506	4,878	9,325	7,460	65·3	25
26	Blackrod................	174	2,030	..	25	..	987	17	..	4	..	1,008	7,465	5,972	16·8	26
27	Bolton	15,080	279,472	7,647	15,000	28,041	148,351	8,480	487	12,154	3,083	172,555	428,529	342,823	50·3	27
28	Bouth	59	359	..	30.	8	399	..	..	4	9	412	1,178	943	43·7	28
29	Brickfield..............	285	4,018	105	250	116	1,318	..	5	8	13	1,344	5,087	4,070	33·0	29
30	Brierfield..............	560	11,928	..	250	29	5,731	830	129	291	415	7,396	16,028	12,823	57·6	30
31	Brooksbottoms	128	2,638	1,339	300	9	1,562	5	..	3	49	1,619	4,985	3,988	40·5	31
32	Burnley	7,522	76,696	867	3,060	8,348	85,680	4,099	163	3,004	3,084	96,030	256,530	205,224	46·7	32
33	Bury	9,972	123,810	..	7,625	5,358	91,473	6,132	459	5,176	1,302	104,542	262,624	210,099	49·7	33
34	Carnforth...............	625	6,470	110	265	110	2,826	310	27	728	310	4,201	17,390	13,912	30·1	34
35	Chorley.................	748	1,399	..	190	59	9,796	11	..	..	25	9,832	16,666	13,333	73·7	35
36	Churchtown	1,100	12,287	2,552	440	62	12,926	739	24	693	1,179	15,561	28,967	23,174	67·1	36
37	Clayton-le-Moors	874	14,986	1,355	645	348	6,904	698	8	617	191	8,418	25,081	20,065	41·9	37
38	Clifton	347	3,099	..	121	..	1,779	239	..	127	180	2,325	14,194	11,355	20·4	38
39	Clitheroe	443	3,934	1,800	135	..	1,222	..	..	..	21	1,243	7,120	5,695	21·8	39
40	Cloughfold, Cawl Terrace	501	9,065	50	..	..	1,033	3	..	27	57	1,120	12,649	10,120	11·0	40
41	Colne and District	1,167	10,177	1,464	465	528	8,464	722	74	863	509	10,632	31,859	25,487	41 3	41
42	Crawshawbooth...........	595	14,864	..	450	7,416	8,163	746	117	85	329	9,440	21,359	17,088	55·2	42
43	Crompton................	2,050	21,618	4,073	1,500	119	9,690	626	65	373	1,325	12,079	66,611	53,289	22 6	43
44	Dalton-in-Furness	2,914	38,970	1,878	1,420	1,915	11,986	223	..	171	794	13,174	77,459	61,967	21·2	44
45	*a*Dearnley and Featherstall	118	1,277	..	..	..	36	11	..	..	..	47	3,426	2,741	1·7	45
46	Deuton and Haughton ..	701	10,214	188	365	1,637	6,233	593	5	488	299	7,618	24,000	19,200	39·6	46
47	*a*Didsbury	56	995	..	50	212	1,063	3	17	14	21	1,118	1,677	1,342	83·3	47
48	Droylsden	2,415	29,612	..	2,315	3,377	24,984	2,681	578	1,016	894	30,153	63,465	50,772	59·3	48
49	Eagley Bridge	520	8,425	2,540	220	309	4,498	196	..	196	95	4,985	16,984	13,587	36·6	49
50	Earlestown..............	927	10,257	60	390	771	3,001	606	..	599	577	4,783	18,367	14,694	32·5	50
51	Eccles	6,027	75,835	3,791	2,820	9,023	52,715	2,908	473	4,759	1,455	62,310	183,749	147,000	42 3	51
52	Edenfield...............	196	5,270	430	100.	44	1,270	154	22	101	20	1,567	4,799	3,840	40·8	52
53	Edgworth................	333	6,418	3,702	170	4,830	3,093	364	1	106	119	3,683	9,014	7,212	51·0	53
54	Egerton	273	2,127	..	125	47	1,515	91	..	39	77	1,722	8,695	6,956	24·7	54
55	Failsworth	4,136	59,812	5,114	3,075	12,973	33,626	3,694	276	1,365	892	39,853	114,192	91,354	43·6	55
56	Farnworth and Kersley ..	3,050	38,049	377	2,250	3,740	22,041	4,821	46	1,647	2,241	30,796	104,586	83,669	36·8	56
57	Firgrove	160	4,293	..	85	163	835	47	..	6	43	931	3,613	2,891	32·2	57
58	Fleetwood	454	2,750	458	205	22	3,062	572	59	383	176	4,252	9,162	7,330	58·0	58
59	Furness and S. Cum. S. A.	417	1,744	33	32	..	783	3	..	2	82	870	13.053	10,443	8·3	59
60	*a*Garston and District	329	1,360	..	100	1	4,678	202	..	327	168	5,375	6,812	5,450	98·6	60
61	*a*Grange-over-Sands	159	639	..	96	23	1,261	5	..	35	256	1,557	3,440	2.752	56·5	61
62	Great Harwood	1,150	14,871	1,192	500	188	7,409	386	2	492	287	8,576	32,890	26,312	32·5	62
63	*a*Gregson Lane	124	1,293	..	60	40	536	17	..	..	5	558	5,519	4,415	12·6	63
64	*b*Haslingden Conservative.	428	1,250	..	..	..	21	..	..	..	2	23	3,587	2,870	0·8	64
65	" Industrial ..	1,974	30,530	8,508	865	1,519	14,360	1,085	109	933	379	16,866	53,710	42,968	39·2	65
66	Haughton Green	501	5,740	..	250	707	3,256	921	..	303	215	4,695	18,682	14,946	31·3	66
67	Hawkshead..............	150	1,002	51	80	30	617	12	..	..	21	650	3,055	2,444	26·5	67
68	*b*Healey	421	8,747	344	375	692	1,481	94	13	1	38	1,627	13,288	10,631	15·3	68
69	Heapey..................	164	2,563	129	120	215	1,859	150	..	56	38	2,103	6 137	4,910	42·8	69
70	Helmshore	277	6,749	2,267	210	1,127	1,128	70	..	150	63	1,411	7,401	5,921	23·8	70
71	Heywood	3,478	53,351	661	1,600	11,106	31,454	1,885	3	1,690	782	35,814	105,025	84,020	42 6	71
72	Higham	106	1,059	859	45	872	906	37	1	3	18	965	2,248	1,799	53·6	72

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF 942 SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.—*Continued.*

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth.	Boots and Shoes.	Furniture & Hardware.	Total.				
	LANCASHIRE—*con.*		£	£	£	£	£	£	£	£	£	£	£	£		
73	Higher Hurst	699	8,755	578	350	689	8,131	1,560	151	373	374	10,589	25,298	20,239	52·3	73
74	Higher Walton	230	2,262	..	124	17	1,062	90	4	..	17	1,173	9,477	7,582	15·4	74
75	Hindley	453	1,942	100	185	197	4,934	296	1	4	184	5,419	11,138	8,911	60·8	75
76	Hindsford	164	274	..	112	..	1 761	..	..	78	18	1,857	4,264	3,412	54·4	76
77	Hoddlesden	287	1,955	4,882	140	58	2,526	173	..	2	32	2,753	14,992	11,994	22·7	77
78	Horwich	800	8,007	54	210	90	7,182	188	2	344	286	8,002	17,563	14,051	56·9	78
79	*Hulton and C	65	110	..	..	..	462	..	..	..	..	462	1,173	939	49·2	79
80	Hurst Brook	172	1,317	482	80	38	1,710	236	4	25	107	2,082	4,742	3,794	54·8	80
81	Kirkby-in-Furness	362	7,269	195	300	1,760	1,615	478	148	310	97	2,648	8,298	6,639	39·8	81
82	Kirkham	492	6,814	2,113	245	1,132	7,047	995	88	268	252	8,650	18,728	14,982	57·7	82
83	Knuzden Brook	102	971	396	60	25	438	..	..	..	..	438	3,931	3,145	13·9	83
84	Lancaster	4,752	64,709	..	1,750	2,369	18,657	1,631	275	1,003	353	21,919	82,673	66,139	33·1	84
85	*a*Lanebottom	112	1,770	..	30	47	444	..	..	..	..	444	3,074	2,460	18·0	85
86	*a*Lees	490	7,665	..	110	1	2,226	274	1	1	123	2,625	11,281	9,025	29·0	86
87	Leigh	3,971	52,690	1,167	1,126	..	15,408	628	57	1,073	513	17,679	108.557	86,846	20·3	87
88	Leyland and Farington	531	3,715	2,098	270	1,628	3,622	186	..	55	15	3,878	9,972	7,978	48·6	88
89	Littleborough Industrial	1,376	8,025	8,047	790	10	13,179	895	..	256	330	14,660	36,463	29,171	50·2	89
90	,, Supply	99	202	56	64	2	472	36	37	7	153	705	1,478	1,182	59·6	90
91	Little Hulton	539	6,877	996	405	1,411	8,287	779	50	436	336	9,888	18,224	14,579	67·8	91
92	Little Lever	332	3,480	36	120	174	2,905	381	2	2	84	3,374	7,551	6,041	55·8	92
93	*a*Liverpool Equitable	60	140	..	27	..	693	63	12	33	27	828	593	473	..	93
94	Livesey	156	2,186	..	120	445	142	3	..	..	5	150	4,961	3,969	3·7	94
95	Longridge	811	9,319	1,902	585	521	3,652	293	..	280	382	4,607	19,166	15,333	30·0	95
96	Love Clough	380	8,929	..	400	341	5,752	902	99	163	276	7,192	15,377	12,302	58·4	96
97	Lower Darwen, Earcroft	113	1,251	329	70	39	1,650	26	7	3	31	1,717	6,455	5,164	33·2	97
98	,, High St.	210	2,139	438	111	1,171	1,377	66	20	4	32	1,499	5,729	4,584	32·7	98
99	Lower House	429	8,501	229	200	3	3,624	153	5	..	86	3,768	9,397	7,518	50·1	99
100	Lumb	162	1,444	..	3	..	334	..	..	..	..	334	5,662	4,530	7·3	100

101	M'chester Equitable......	11,936	168,166	682	6,045	35,375	105,086	5,260	359	3,463	3,527	117,695	282,957	226,366	51·9	101
102	,, Hulme Pioneers	312	2,012	..	150	252	2,169	390	1	144	173	2,877	7,316	5,853	49·3	102
103	Middleton Industrial	1,550	21,873	3,935	815	3,489	13,283	1,000	79	386	326	15,074	53,357	42,686	35·3	103
104	Millgate	365	4,114	455	200	292	1,081	12	..	49	105	1,247	13,679	10,944	11·3	104
105	*b*Milnrow Conservative ..	378	3,794	..	..	..	2,282	74	4	63	188	2,611	10,810	8,648	30·1	105
106	*a* ,, Equitable	1,062	17,195	11,474	295	..	6,287	322	25	207	221	7,062	30,296	24,237	29·1	106
107	Mossley..................	2,584	38,928	5,178	1,200	2,146	24,470	1,992	111	1,097	952	28,622	91,077	72 862	39·2	107
108	Nangreaves..............	38	139	..	..	..	441	11	..	..	..	452	971	777	58·1	108
109	Nelson	3,001	28,994	7,093	1,165	2,820	20,056	1,517	117	886	977	23,553	76,262	61,010	38·6	109
110	*b*Newhey.................	170	1,052	..	80	12	1,152	76	..	10	142	1,380	4,631	3,705	37·2	110
111	New Moston	100	269	30	75	18	1,080	2	3	16	87	1,188	2,011	1,609	73·8	111
112	Oldham Equitable	9,399	90,255	5,811	6,900	676	47,393	5,965	187	1,303	1,883	56,731	254,074	203,259	27·9	112
113	,, Industrial	10,566	103,778	21,792	4,845	4,309	54,551	6,460	964	2,767	2,684	67,426	345,335	276,268	24·4	113
114	Oswaldtwistle	737	19,360	273	400	554	4,588	477	1	202	47	5,315	28,823	23,059	23·0	114
115	Over Darwen Industrial..	3,235	100,930	3,615	1,725	740	33,729	1,381	698	1,537	779	38,124	106,955	85,564	44·5	115
116	,, Provident ..	1,131	12,232	614	..	..	2,129	65	..	..	17	2,211	30,804	24,644	8·9	116
117	Padiham	1,298	17,263	746	1,000	1,769	11,131	1,337	22	820	528	13,838	32,133	25,707	53·8	117
118	Park Lane	469	3,664	260	150	392	6,202	25	..	39	95	6,361	22,776	18,221	34·9	118
119	Pendleton	9,069	83,484	1,718	6,810	10,316	49,836	8,415	538	6,420	1,759	66,968	240,827	192,662	34·7	119
120	Pennybridge	86	493	..	75	14	485	27	..	7	70	589	1,745	1,396	42 1	120
121	*a*Preston	5,631	46,354	5,261	2,250	29	30,784	521	..	1,668	259	33,232	114,754	91,803	36·1	121
122	Prestwich................	2,289	47,316	17,597	485	8,176	24,162	2,528	443	702	1,034	28,869	58,581	46,865	61·6	122
123	Radcliffe and Pilkington..	4,283	54,400	24	3,180	5,841	16,658	705	263	2,310	1,267	21,203	140,261	112,209	18·8	123
124	*a*Ramsbottom Conservative	67	419	..	..	..	106	37	..	..	22	165	1,400	1,120	14·7	124
125	,, Industrial..	2,690	89,997	31,573	1,323	1,989	8,158	250	35	401	181	9,025	77,096	61,677	14·6	125
126	Rawtenstall, Bank Street	1,054	14,817	7,597	525	115	4,519	278	20	208	215	5,240	15,141	12,113	43·2	126
127	,, Conservative.	711	9,405	494	..	..	782	12	..	13	62	869	20,227	16,182	5·3	127
128	Rhodes	702	14,799	..	340	1,864	3,976	724	158	401	137	5,396	17,978	14,383	37·5	128
129	Ribchester	124	1,558	263	60	228	90	..	..	29	8	127	3,213	2,570	4·9	129
130	Ringley and Kearsley	370	3,199	..	190	1,079	3,693	35	..	165	79	3,972	9,067	7,253	54·6	130
131	*a*Rishton..................	760	1,436	880	150	203	3,131	159	..	151	116	3,557	20,562	16,450	21·6	131
132	Rochdale Conservative ..	1,140	9,050	..	452	..	2,177	32	..	3	3	2,215	18,572	14,858	14·9	132
133	,, Pioneers	11,352	362,358	7,788	15,000	27,974	75,247	2,033	506	3,905	1,357	83,048	270,583	216,467	38·3	133
134	,, Provident	4,460	67,466	2,746	..	..	520	..	..	21	..	541	86,037	68,830	·7	134
135	Royton	1,116	10,004	1,936	601	310	12,056	979	3	386	486	13,860	32,379	25,904	53·5	135
136	Sabden Industrial........	318	3,721	..	165	1,276	61	..	..	..	..	61	6,476	5,181	1·1	136
137	St. Helens	2,798	5,235	166	970	775	33,074	39	15	20	63	33,211	68,698	54,959	60·4	137
138	Sawrey	250	1,520	111	135	114	732	22	17	8	5	784	4,638	3,711	21·0	138
139	Shawforth	198	3,749	..	520	131	1,128	..	..	16	47	1,191	7,856	6,285	18·9	139
140	Skelmersdale	52	77	..	..	..	357	1	..	1	16	375	367	294	..	140
141	*b*Smallbridge Conservative	186	3,240	..	..	..	6	..	..	..	..	6	4,390	3,512	..	141
142	Smithy Bridge	230	4,746	320	180	1,904	2,488	90	1	8	92	2,679	6,510	5,208	51·4	142
143	Stacksteads..............	764	15,568	2,844	400	81	3,459	411	17	199	170	4,256	20,553	16,443	25·8	143
144	Stalybridge..............	2,910	25,304	..	1,375	844	11,954	600	14	728	330	13,626	72,240	57,792	23·5	144
145	Steps	255	4,686	..	140	470	1,059	102	..	..	9	1,170	5,823	4,659	25·1	145
146	*a*Summerseat	158	2 263	1,366	85	627	1,467	112	2	44	70	1,695	5,101	4,081	41·5	146
147	Swinton, Chorley Road ..	302	5,390	..	145	396	2,280	73	38	146	246	2,783	10,575	8,460	32·8	147
148	,, Moorside	312	3,747	..	145	258	3,754	59	4	339	224	4,380	9,637	7,710	56·8	148
149	Tottington	1,026	19,478	2,735	505	1,151	6,397	517	61	222	220	7,417	26,000	20,800	35·6	149
150	Trawden	130	1,039	300	65	93	738	3	..	..	..	741	3,659	2,927	25·3	150

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF 942 SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.—*Continued.*

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth.	Boots and Shoes.	Furniture & Hardware.	Total.				
	LANCASHIRE—*con.*		£	£	£	£	£	£	£	£	£	£	£	£		
151	Tunstead	429	6,860	662	300	509	875	..	..	1	52	928	9,989	7,991	11·6	151
152	Turn	82	666	..	45	86	691	83	..	..	12	786	2,555	2,044	38·4	152
153	Tyldesley	461	1,230	..	215	220	5,614	826	14	235	103	6,792	11,537	9,230	73·5	153
154	Ulverston	1.362	19,097	..	739	1,007	4,020	301	45	503	272	5,141	33,771	27,017	19·0	154
155	Upper Swinton	228	782	572	150	2	2,295	12	2	52	87	2,448	7,892	6,314	38·7	155
156	Walkden	1,470	15,710	3,345	1,125	4,722	24,336	2,483	104	1,582	1,069	29,574	49,557	39,645	74·5	156
157	*b*Walmer Bridge	69	397	..	32	30	354	29	..	19	17	419	1,077	862	48·6	157
158	Walsden	478	15,884	..	375	3,291	3,150	192	1	253	197	3,793	16,898	13,519	28·0	158
159	„ Bridge End	677	16,726	..	370	2,939	3,851	337	5	239	192	4,624	22,591	18,073	25·5	159
160	Walton-le-Dale	242	3,476	264	160	215	1,650	112	..	8	41	1,811	12,172	9,738	18·5	160
161	Wardle	304	5,558	855	..	..	98	34	..	..	1	133	9,962	7,970	1·6	161
162	Warrington	3,308	36,349	..	1,055	2,337	14,963	2,247	24	910	665	18,809	75,408	60,327	31·1	162
163	Water	149	1,564	..	100	21	290	7	2	170	25	494	5,698	4,559	10·8	163
164	Waterfoot	759	9,494	4,403	270	203	3,542	226	4	125	156	4,058	12,748	10,199	39·7	164
165	Waterloo, nr. Ashton	694	649	10,816	330	349	6,469	782	..	320	355	7.926	22,278	17,823	44·4	165
166	Westhoughton Friendly	727	10,494	..	102	..	5,215	276	29	..	47	5,567	28,000	22,400	24·8	166
167	„ United	730	9,831	..	..	..	724	..	..	..	..	724	28,613	22,890	3·1	167
168	Wheatley Lane	78	1,462	153	45	155	686	44	3	9	33	775	2,670	2,136	36·2	168
169	Wheelton	77	977	..	45	20	46	..	..	..	..	46	2,330	1,864	2·4	169
170	*b*Whiston	165	612	..	60	35	3,511	374	..	10	64	3,959	7,020	5,616	70·4	170
171	*a*White Coppice	30	157	..	15	12	191	..	..	..	18	209	873	699	29·8	171
172	Whitefield and Unsworth	695	11,006	..	500	660	7,554	772	26	128	474	8,954	17,006	13,605	65·8	172
173	Whitewell Bottom	217	2,352	950	105	44	266	234	..	14	39	553	6,506	5,205	10·6	173
174	Whitworth	792	12,584	..	510	256	3,348	129	1	94	139	3.711	26,655	21,324	17·4	174
175	Wigan and District	546	782	..	65	..	4,965	44	2	..	24	5,035	8,055	6,444	78·1	175
176	Winewall	138	1,913	..	65	54	860	16	..	..	15	891	2,854	2,284	39·0	176
177	*b*Withnell	365	3,808	399	185	61	2,622	158	3	69	47	2,899	11,697	9,358	30·9	177
178	Woolfold	642	10,421	..	330	2,410	5,659	715	82	171	296	6,923	13,030	10,424	66·4	178

179	Worsley, Roe Green	160	4,179	..	120	745	2,677	375	104	159	114	8,429	5,941	4,753	72·1	179
		241,467	3,399,511	289,632	136,590	299,613	1,682,682	121,610	10,232	87,121	56,648	1,958,293	6,620,211	5,296,212	36·9	
	YORKSHIRE.															
180	Addingham	118	1,571	..	60	1	834	10	..	..	9	853	2,450	1,960	43·5	180
181	Allerton	143	2,596	700	100	47	1,046	188	9	38	30	1,311	6,150	4,920	26·6	181
182	*a*Almondbury Integrity	100	1,200	..	13	..	580	14	..	..	1	595	2,470	1,976	30·1	182
183	*a* " Perseverance	251	2,074	307	..	..	157	1	..	..	3	161	6,060	4,848	3·3	183
184	Altofts and Normanton	482	2,521	..	250	455	4,774	..	..	3	8	4,785	18,702	14,962	31·9	184
185	Baildon	397	2,419	429	185	81	2,136	197	32	132	97	2,594	9,192	7,854	35·2	185
186	Barkisland	77	876	50	60	306	445	13	..	..	..	458	1,511	1,209	37·8	186
187	Barnoldswick	286	3,000	798	230	144	2,207	310	69	2	140	2.728	17.308	13,847	19·7	187
188	Barnsley British	12,228	170,092	256	9,000	14,056	99,793	10,472	98	7,121	3,946	121,430	395,433	316,345	38 3	188
189	Batley	3,769	69,019	..	3,000	7,237	30,712	2,823	398	444	894	34,771	116,519	93,215	37·3	189
190	Battyeford	286	2,358	280	135	54	1,668	2	..	..	26	1,696	5,890	4,712	35·9	190
191	Beeston	199	492	..	31	..	271	82	..	1	6	360	3,992	3,194	11·2	191
192	Berry Brow	614	7,217	95	300	95	3,697	1,154	20	374	285	5,530	17,180	13,744	40·2	192
193	Bingley	2,689	46,227	975	2,700	3,568	15,866	1,806	123	599	724	19,118	65,939	52,751	36·2	193
194	Birkenshaw	1,386	17,454	..	625	3,272	11,391	1,847	251	825	401	14,715	42,565	34,052	43·2	194
195	Birstall	1,362	19,401	..	645	3,195	10,185	1,779	218	474	241	12,897	38,203	30,563	42·1	195
196	Blackshawhead	140	1,096	1,750	105	820	612	7	..	4	10	633	2,613	2,090	30·2	196
197	Bowling Old Lane	894	9,455	..	445	1,120	5,446	1,271	14	929	388	8,048	27,598	22,079	36·4	197
198	Bradford Provident	10,336	120,330	1,235	7,755	8,571	47,891	2,984	112	3,080	809	54,876	223,265	178,612	30·7	198
199	Brighouse	5,597	90,204	1,633	..	..	22,928	917	..	855	306	25,006	225,464	180,371	13·8	199
200	Brockholes	155	1,296	..	120	56	1.382	87	..	73	1	1,543	4,205	3,364	45·9	200
201	Buttershaw	294	3,907	..	225	199	1,538	69	27	126	80	1,840	11,060	8,848	20·7	201
202	Carbrook	2,063	11,429	1,811	395	480	17,880	3,089	126	1,143	736	22,974	53,693	42,954	53·4	202
203	Carleton	182	2,640	..	140	268	1,497	309	38	51	160	2,055	5,078	4,063	50·5	203
204	*a*Castleford Industrial	751	1,999	211	190	17	3,802	307	101	397	153	4,760	16,274	13,019	36·5	204
205	Churwell	380	4,324	..	190	36	2,335	436	1	4	78	2,854	9,675	7,740	36·7	205
206	Clayton	367	3,556	642	168	122	2,377	269	13	209	149	3,017	8,390	6,712	44·9	206
207	Cleckheaton	2,792	55,722	..	2,100	12,311	23,226	2,627	345	1,669	737	28,604	94,450	75,560	37·8	207
208	*a*Close Hill	572	13,913	..	285	530	6,034	596	30	292	156	7,108	10,605	8,484	83 7	208
209	Cononley	293	1,824	50	135	228	1,105	149	30	10	51	1,345	5,800	4,640	29·0	209
210	Copley	182	692	..	1	..	549	13	..	1	..	563	3,704	2,963	19·0	210
211	Cragg Vale	279	5,393	..	175	1,330	3,473	897	1	236	206	4,813	12,456	9,965	48·2	211
212	Crigglestone	89	234	..	28	..	903	97	12	76	28	1,116	3,655	2,924	38·1	212
213	Crosland Moor	472	8,826	..	235	186	3,101	133	3	215	80	3,532	14,841	11,873	29·7	213
214	*b*Cross Hills	152	903	..	..	..	13	..	..	..	..	13	3,240	2,592	0·5	214
215	Delph	620	10,046	..	600	349	6,020	550	59	261	304	7,194	20,856	16,685	43·1	215
216	Denaby Main	185	878	110	500	40	1,681	7	..	..	53	1,741	7,053	5,642	30·8	216
217	Denholme	429	3,874	..	300	427	2,474	326	1	38	12	2,851	10,100	8,080	35·2	217
218	Dewsbury Pioneers' Ind.	6,735	127,429	..	6,000	16,028	49,353	3,107	422	1,430	932	55,244	178,474	142,779	38·6	218
219	Diggle	282	4,702	3,389	260	258	2,818	232	47	164	179	3,440	9,648	7,719	44·5	219
220	Dobcross	106	668	..	39	..	853	7	4	32	17	913	2.301	1,841	49·5	220
221	Dogley Bar	148	1,253	..	120	165	1,215	159	..	35	..	1,409	3,519	2,815	50·0	221
222	Doncaster	3,312	34,349	1,346	1,265	303	14,817	1,372	21	1,394	378	17,982	77,148	61,719	29·1	222
223	Driffield	49	262	..	60	22	1,191	3	..	123	7	1,324	2,603	2,082	63·5	223
224	Drighlington	917	7,874	..	380	774	6,031	938	130	140	245	7,484	26,468	21,174	35·3	224

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF 942 SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.—*Continued.*

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth.	Boots and Shoes.	Furniture & Hardware.	Total.				
	YORKSHIRE—*con.*		£	£	£	£	£	£	£	£	£	£	£	£		
225	Earby	134	1,152	20	50	20	724	5	..	..	21	750	2,977	2,382	31·4	225
226	*b*Earlsheaton	1,028	14,542	..	505	7	5,478	445	10	358	82	6,373	22,014	17,611	36·1	226
227	Ecclesall	1,458	4,389	72	680	334	8,068	277	..	792	188	9,325	21,151	16,921	55·1	227
228	Eccleshill	206	1,081	772	106	31	934	136	..	97	39	1,206	6,037	4,830	25·0	228
229	Emley	241	1,643	84	120	96	2,031	213	13	127	29	2,413	7,490	5,992	40·2	229
230	*b*Escrick	94	131	175	..	..	26	..	..	..	17	43	1,834	1,467	2·9	230
231	*a*Flockton	162	265	1,003	75	74	1,440	420	..	148	83	2,091	6,461	5,169	40·4	231
232	*b*Fryston	101	109	..	..	..	192	144	3	..	16	355	3,532	2,826	12·5	232
233	*a*Gargrave	160	418	562	135	45	1,161	203	16	86	55	1,521	4,159	3,327	45·7	233
234	*a*Golcar Industrial	568	4,955	..	260	150	2,457	54	..	..	36	2,547	17,018	13,614	18·7	234
235	„ Central Work. M.	100	330	..	8	..	613	99	..	14	49	775	1,067	854	90·7	235
236	Gomersal	744	11,498	..	360	1,103	5,098	637	164	595	83	6,577	23,760	19,008	34·6	236
237	Goole and District	600	3,798	200	433	21	2,669	122	26	155	151	3,123	11,029	8,823	35·3	237
238	Grangemoor	112	1,087	..	45	..	138	10	..	..	..	148	4,055	3,244	4·5	238
239	Grasscroft	279	1,380	1,411	155	604	2,212	241	5	79	89	2,626	8,568	6,854	38·3	239
240	Great Horton	2,796	33,757	..	2,175	1,499	22,360	1,203	76	1,237	217	25,093	85,689	68,551	36·6	240
241	Greenfield	529	9,082	1,090	405	329	3,677	452	..	209	227	4,565	16,191	12,953	35·2	241
242	Greengates and Apperley	209	1,636	432	100	67	1,437	173	10	103	49	1,772	4,871	3,897	45·4	242
243	Grosmont	322	1,641	..	157	36	1,972	..	69	..	157	2,198	10,539	8,431	26·0	243
244	Guiseley	499	5,740	50	375	480	3,448	392	15	308	337	4,500	11,646	9,317	48·2	244
245	Halifax	8,400	113,154	1,308	4,115	528	43,379	4,011	170	530	86	48,176	241,262	193,010	24·9	245
246	Harrogate and District	383	1,238	..	181	..	1,487	5	..	..	20	1,512	4,902	3,922	38·5	246
247	Haworth	726	5,381	..	405	829	3,362	37	..	27	14	3,440	21,316	17,058	20·1	247
248	Hebden Bridge	2,070	45,400	1,086	1,575	5,810	16,633	1,841	49	610	1,051	20,184	61,642	49,314	40·9	248
249	Heckmondwike	6,602	112,450	4,507	4,950	10,159	52,563	3,604	244	1,783	686	58,880	163,482	130,786	45·0	249
250	Heptonstall	480	6,744	..	240	827	3,850	303	1	118	126	4,398	12,814	10,251	42·9	250
251	*b*Hepworth	210	1,643	..	..	..	452	..	..	99	6	557	7,836	6,269	8·8	251
252	High Burton	112	1,504	..	90	9	221	12	..	..	5	238	2,833	2,267	10·4	252

253	Hillhouse................	1,672	11,084	..	..	..	3,746	36	..	358	39	4,179	42,918	34,335	12·1	253
254	Hinchliffe Mill	539	2,629	606	300	179	2,650	..	..	..	1	2,551	12,540	10,032	25·4	254
255	Holmfield................	164	1,882	411	85	104	1,870	212	6	99	51	2,238	4,463	3,571	62·6	255
256	*a*Honley	680	10,443	..	600	100	5,862	1,267	10	213	210	7,562	21,516	17,213	43·9	256
257	*a*Horbury	820	8,908	..	370	16	863	339	107	..	62	1,371	18,623	14,899	9·2	257
258	Huddersfield Industrial..	9,694	144,652	2,015	7,155	33,051	97,781	7,988	495	6,503	2,857	115,624	294,357	235,486	49·1	258
259	Ilkley....................	139	461	..	100	1	806	110	33	89	10	1,048	2,271	1,817	57·6	259
260	Illingworth	142	982	..	75	63	769	165	..	..	31	965	3,188	2,551	37·8	260
261	*b*Ingleton	144	1,897	..	85	1	901	1	..	2	82	986	4,751	3,801	25·9	261
262	Junction.................	320	3,188	100	150	303	3,025	3	..	38	86	3,152	15,745	12.596	25·0	262
263	*b* ,, House	441	2,901	..	8	..	676	..	..	..	..	676	12,095	9,676	6·9	263
264	Keighley	4,735	53,702	457	3,750	7,625	37,680	3,413	476	2,164	946	44,679	146,693	117,355	38·0	264
265	Kilnhurst................	489	6,776	1,606	170	519	5,156	943	63	668	294	7,124	20,038	16,031	44·4	265
266	Kippax	262	328	379	33	..	524	..	..	..	..	524	5,976	4,781	10·9	266
267	Kirkburton	240	3,228	780	140	58	1,077	143	5	27	7	1,259	5,715	4,572	27·5	267
268	Kirkheaton, Field Head..	216	2,934	50	105	51	1,405	..	..	..	..	1,405	6,313	5,051	27·8	268
269	*a*Knottingley and District.	131	269	..	60	10	685	..	..	53	5	743	1,528	1,223	60·7	269
270	Lane Dye House	269	3,748	100	125	2	1,119	90	3	26	75	1,313	5,515	4,412	29·7	270
271	*b*Lane Ends	173	908	1,114	..	..	136	9	..	10	3	158	4,792	3,834	4·1	271
272	Leeds Industrial	26,846	292,839	20,481	..	..	14,908	8,677	97	..	197	23,879	692,435	553,948	4·3	272
273	*a*Lees and Cross Roads ..	462	5,146	..	230	24	2,901	231	5	212	20	3,369	15,675	12,540	26·8	273
274	Leptonfield..............	126	1,855	100	..	..	109	..	..	..	..	109	1,950	1,560	6·9	274
275	Lepton Town Bottom....	99	579	..	50	53	477	11	..	..	9	497	3,390	2,712	18·3	275
276	Linthwaite	440	8,281	2,079	122	..	1,986	420	..	91	91	2,588	15,468	12,375	21·0	276
277	Liversedge Mutual	300	1,307	..	2	..	1,994	..	..	..	..	1,994	7,575	6,060	32·9	277
278	Longwood	533	1,816	8,312	267	31	3,644	45	..	43	30	3,762	16,642	13,314	28·2	278
279	Luddenden and District..	515	6,609	..	250	165	4,109	821	39	229	265	5,463	14,086	11,269	48·4	279
280	Luddenden Foot	462	8,877	..	325	659	2,483	732	8	100	75	3,398	11,806	9,445	35·9	280
281	Malton, Norton, and Dist.	106	812	..	11	..	494	..	..	..	16	510	1,208	967	52·7	281
282	Marsden	527	4,327	..	240	585	4,448	284	..	63	325	5,120	19,283	15,427	33·1	282
283	Masborough Equitable P.	1,975	27,891	213	2,500	3,937	19,464	2,449	208	1,351	572	24,044	65,746	52,597	45·7	283
284	Meltham Industrial......	808	10,311	..	365	1,722	9,016	2,498	160	846	589	13,109	32,283	25,827	50·7	284
285	,, Mills Provident	140	1,428	..	105	6	1,254	88	6	48	17	1,418	5,653	4,523	31·2	285
286	Mexborough	374	2,197	1,350	185	151	2,680	747	59	431	152	4,069	8,540	6,832	59·5	286
287	Middlestown	448	2,738	100	165	144	2,121	24	..	..	274	2,419	18,410	14,728	16·4	287
288	Midgley	340	4,960	..	195	842	1,923	624	..	125	66	2,738	8,990	7,192	38·0	288
289	Milnsbridge Perseverance	464	4,931	151	260	48	2,877	256	..	328	60	3,521	13,369	10,696	32·9	289
290	Mirfield Industrial	904	15,807	1,318	455	2,671	6,592	531	..	548	221	7,892	26,221	20,977	37·6	290
291	,, Perseverance ..	428	2,576	..	330	157	3,280	335	12	209	36	3,872	11,273	9,019	42·9	291
292	Morley	4,529	50,225	897	1,780	8,659	29,329	918	36	1,344	224	31,851	115,394	92,316	34·5	292
293	Mytholmroyd............	538	13,291	..	405	4,014	3,434	382	5	197	60	4,078	15,528	12,423	32·8	293
294	Netherthong	160	1,414	..	75	70	1,188	62	..	30	37	1,267	3,742	2,994	42·3	294
295	Netherton	420	5,676	..	300	288	2,554	563	..	223	164	3,504	14,564	11,652	30·0	295
296	New Road Side	279	3,678	..	150	344	1,272	28	..	5	..	1,305	8,419	6,736	19·3	296
297	Oakworth................	337	2,829	..	170	2	1,614	8	..	..	18	1,640	7,290	5,832	28·1	297
298	*b*Ossett	1,996	23,518	..	415	317	6,226	279	..	94	145	6,744	49,675	39,740	16·9	298
299	Oughtybridge	278	1,206	879	120	126	2,084	444	9	274	90	2,901	9,981	7,985	36·3	299
300	Oxenhope	152	1,078	40	85	161	960	52	..	..	8	1,020	5,562	4,450	22·9	300
301	Paddock Hill Top........	390	2,957	..	185	89	1.178	464	..	220	63	1,925	9,417	7,534	25·5	301
302	Pecket Well	134	2,655	..	70	248	1,078	123	..	3	34	1,238	3,581	2,865	43·2	302

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF 942 SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.—*Continued.*

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth.	Boots and Shoes.	Furniture & Hardware.	Total.				
	YORKSHIRE—*con.*		£	£	£	£	£	£	£	£	£	£	£	£		
303	*a*Pontefract	311	1,349	..	135	2	2,385	4	5	87	44	2,525	4,662	3,730	67·6	303
304	*a*Primrose Hill	159	1,192	500	80	..	163	47	..	8	..	213	3,803	3,043	7·0	304
305	Queensbury	1,365	8,484	..	600	8	7,953	1,962	2	488	257	10,662	38,377	30,702	34·7	305
306	Ravensthorpe, Com. St.	240	3,589	200	120	410	707	..	..	..	9	716	6,128	4,903	14·6	306
307	" Self-Help	805	11,186	4,546	500	185	5,394	1,163	13	385	204	7,159	21,793	17,435	41·0	307
308	Rawdon	719	4,111	..	300	201	4,782	817	5	260	180	6,044	17,168	13,735	44·0	308
309	Riccall	9	175	52	..	..	482	..	..	..	1	483	2,000	1,600	30·1	309
310	Ripponden	441	4,540	..	210	437	3,101	465	..	202	156	3,926	9,896	7,917	49·5	310
311	Scapegoat Hill	186	959	380	115	123	1,257	242	..	24	82	1,605	5,237	4,190	38·3	311
312	Scissett	350	1,839	3,183	60	..	1,260	231	..	54	142	1,687	9,414	7,532	22·3	312
313	*b*Settle	304	1,528	..	70	93	1,093	149	..	173	18	1,433	6,237	4,990	28·7	313
314	Settrington	54	152	..	..	..	228	..	..	..	..	228	1,301	1,041	21·9	314
315	Sheepridge	186	2,032	..	..	..	196	1	1	..	11	209	6,647	5,318	3·9	315
316	Sheffield, Trippet Lane	1,755	9,883	1,165	895	146	5,265	661	..	504	117	6,547	19,444	15,556	42·0	316
317	*b*Shelley	291	1,916	50	..	..	515	73	..	..	17	605	7,503	6,003	10·0	317
318	Shepley	210	1,041	1,210	120	114	749	111	1	32	27	920	3,596	2,873	32·0	318
319	Siddall	262	2,102	..	125	48	1,137	152	..	..	1	1,290	4,976	3,981	32·4	319
320	*b*Silsden	538	4,506	1,690	275	65	4,236	343	4	99	145	4,827	15,162	12,130	39·7	320
321	*a*Skelmanthorpe	150	1,224	..	24	..	183	..	..	8	..	191	4,127	3,302	5·7	321
322	Skipton	801	6,401	1,200	365	217	7,318	784	60	235	615	9,012	16,783	13,427	67·1	322
323	Slaithwaite	1,526	18,334	3,428	710	534	10,724	915	35	694	517	12,885	54,823	43,859	29·3	323
324	Sowerby Bridge, West End	2,835	37,969	4,516	2,600	2,855	18,227	1,049	38	1,444	713	21,471	98,348	78,679	27·2	324
325	Stainland	688	10,545	..	525	4,535	3,899	398	17	152	103	4,569	12,806	10,245	44·5	325
326	*Stanbury	112	1,103	..	..	..	22	..	..	..	..	22	1,305	1,044	2·1	326
327	Steeton	233	1,642	90	110	1	1,822	136	..	18	86	2,062	5,018	4,015	51·3	327
328	Stocksbridge	1,380	25,289	643	2,600	11,888	6,995	263	209	..	485	7,952	42,822	33,858	23·4	328
329	Sutton Mills	214	2,878	..	..	..	196	..	..	..	19	215	5,289	4,232	5·0	329
330	Thirsk	212	212	..	4	..	486	6	..	..	35	527	2,917	2,334	22·5	330

331	*a*Thornes	429	3,231	..	175	239	3,529	626	52	178	186	4,571	10,688	8,551	53·4	331
332	Thornhill Edge	223	1,532	..	17	..	397	41	4	..	30	472	7,645	6,116	7·7	332
333	Todmorden, Dale Street	3,438	95,895	517	1,833	18,284	34,772	3,354	124	1,434	989	40,673	127,359	101,888	39·9	333
334	Tong Park, Baildon	90	552	..	35	28	747	193	11	2	79	1,032	3,177	2,542	40·6	334
335	Upper Hopton	130	1,455	408	105	24	1,168	20	..	88	26	1,302	4,584	3,668	35·4	335
336	Uppermill	730	11,449	..	400	1,627	6,783	459	..	407	141	7,790	21,692	17,354	44·8	336
337	Upper Town	284	2,233	..	135	103	1,722	..	..	..	15	1,737	8,849	7,080	24·5	337
338	Wainstalls	180	2,610	..	150	2	1,726	319	..	63	72	2,180	6,831	5,465	39·8	338
339	Wakefield Borough	468	2,612	..	135	127	3,893	460	..	231	152	4,736	11,656	9,325	50·7	339
340	„ Industrial	3,275	28,631	..	1,345	274	8,404	1,146	54	..	184	9,788	79,178	63,343	15·4	340
341	Whitby	724	2,972	..	365	13	3,029	..	..	..	22	3,051	10,930	8,744	34·9	341
342	Wibsey	254	2,933	..	110	155	1,407	72	..	..	65	1,544	9,020	7,216	21·3	342
343	Wilsden	284	2,598	..	125	141	1,677	165	..	..	10	1,852	7,857	6,286	29·4	343
344	Windhill	3,800	46,014	2,882	2,000	4,613	36,163	3,385	136	1,455	1,102	42,241	124,420	99,536	42·4	344
345	Wooldale	150	568	632	35	..	1,055	11	..	7	44	1,117	3,595	2,876	38·9	345
346	Wortley	558	4,103	..	225	143	2,085	296	1	187	103	2,672	10,931	8,745	30·5	346
347	York Equitable	1,282	2,003	1,922	588	..	8,729	362	6	..	233	9,330	17,768	14,214	65·6	347
		191,995	2410549	96,591	98,644	214,940	1118708	114,391	6,246	56,653	32,541	1,328,539	5,365,430	4,292,378	30·9	
	CARNARVONSHIRE.															
348	*a*New York	131	149	684	65	30	976	..	..	1	34	1,011	3,044	2,435	41·5	348
	CHESHIRE.															
349	Broadbottom	294	2,777	40	220	28	2,169	114	..	88	28	2,399	9,070	7,256	33·0	349
350	Chester	412	1,759	89	187	20	1,628	5	..	300	19	1,952	6,393	5,115	38·1	350
351	Compstall	2,500	11,084	..	1,130	3,848	23,469	1,197	..	807	509	25,982	49,822	39,858	65·1	351
352	Congleton	1,370	14,231	1,210	1,005	1,594	9,014	1,161	67	380	452	11,074	42,311	33,849	32·7	352
353	Crewe Friendly	4,498	92,449	642	4,000	11,318	32,733	2,494	887	5,018	2,934	44,066	187,837	150,270	29·3	353
354	Disley	136	4,197	18	70	108	1,453	163	10	74	124	1,824	3,664	2,931	62·2	354
355	*b*Hazel Grove	818	12,520	..	400	1,223	7,077	1,587	121	567	232	9,584	26,501	21,201	45·2	355
356	Hollingworth	756	12,102	..	350	1,946	7,455	712	54	209	434	8,864	27,434	21,947	40·3	356
357	Hyde	2,604	29,483	529	1,860	5,271	21,323	1,336	63	929	405	24,056	64,187	51,350	46·9	357
358	Macclesfield	3,072	35,544	19,146	3,000	15,610	15,908	918	123	674	216	17,839	71,614	57,291	31·1	358
359	Malkins Bank	58	353	..	36	131	1,362	112	4	3	46	1,527	2,332	1,866	81·8	359
360	Nantwich	277	1,290	..	160	117	1,667	..	..	..	37	1,704	7,901	6,321	26·9	360
361	Northwich	166	276	..	70	21	1,051	1	5	96	1	1,154	2,352	1,882	61·3	361
362	Poynton and Worth	233	5,012	..	180	124	3,235	393	89	181	353	4,251	10,740	8,592	49·4	362
363	Runcorn	1,300	36,959	1,023	675	6,362	28,127	2,981	177	1,591	1,051	33,927	76,255	61,004	55·6	363
364	Sandbach	910	11,066	..	690	3,327	5,364	1,847	238	7	211	7,667	25,914	20,731	37·0	364
365	Stockport Industrial	3,791	50,524	..	875	1,122	17,549	2,218	10	677	687	21,141	87,974	70,379	30·0	365
366	„ Great Moor	177	1,655	..	80	84	856	280	2	80	75	1,293	5,059	4,047	31·9	366
367	Styal	180	1,149	..	100	48	1,535	136	..	129	100	1,900	4,987	3,990	47·6	367
368	Winnington	430	705	..	125	58	1,739	119	3	77	12	1,950	11,058	8,846	22·0	368
369	Winsford	934	9,243	1,997	324	..	6,013	1,045	64	898	268	7,788	23,997	19,198	40·5	369
370	Woodley	355	4,036	538	255	774	2,354	374	1	156	142	3,027	10,507	8,406	36·0	370
		25,271	338,414	25,232	15,792	53,134	193,081	19,193	1,918	12,441	8,336	234,969	757,909	606,330	38·7	
	CUMBERLAND.															
371	Millom	1,281	21,122	215	520	2,455	6,894	1,617	146	956	894	10,507	36,929	29,543	35·5	371

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF 942 SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.—*Continued.*

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth.	Boots and Shoes.	Furniture & Hardware.	Total.				
	DENBIGHSHIRE.		£	£	£	£	£	£	£	£	£	£	£	£		
372	Brymbo	237	609	..	115	49	1,134	43	12	100	144	1,433	3,257	2,606	55·0	372
373	Rhos	68	253	545	35	2	733	..	..	3	1	737	1,870	1,496	49·9	373
374	†Wrexham	208	208	..	10	..	912	..	4	158	27	1,101	1,181	945	..	374
		513	1,070	545	160	51	2,779	43	16	261	172	3,271	6,308	5,047	64·8	
	DERBYSHIRE.															
375	Borrowash	139	936	..	85	18	699	32	..	..	24	755	2,527	2,022	37·3	375
376	Chisworth	153	992	..	85	139	1,634	108	..	94	63	1,899	4,374	3,499	54·2	376
377	Clay Cross	441	3,818	1,398	225	91	2,584	484	34	..	20	3,122	10,236	8,189	38·1	377
378	Clown	136	495	..	19	..	983	37	..	58	96	1,174	2,930	2,344	50·0	378
379	*a*Codnor Park	341	1,136	..	175	..	1,138	57	1	..	127	1,323	9,899	7,919	16·7	379
380	Derby	7,330	96,032	175	2,765	2,914	36,025	2,226	28	664	898	39,841	180,204	144,163	27·6	380
381	*b*Dove Holes	158	1,581	782	65	183	1,214	13	..	118	57	1,402	2,873	2,299	60·9	381
382	*b*Doveridge	51	321	800	50	14	448	..	..	..	2	450	1,462	1,170	38·4	382
383	Draycott and Wilne	121	872	425	70	6	578	41	5	2	2	628	1,733	1,387	45·2	383
384	Eckington	249	893	..	180	9	1,339	22	..	1	31	1,393	4,600	3,680	37·8	384
385	Glossop	1,954	27,489	2,656	1,000	4,717	20,970	1,494	194	905	592	24,155	61,262	49,010	49·2	385
386	*a*Grassmoor and District	134	275	329	25	..	377	..	..	..	..	377	1,437	1,150	32·7	386
387	*a*Great Rocks	104	502	20	50	42	868	106	..	7	20	1,001	1,895	1,516	66·0	387
388	Hadfield	1,634	22,708	1,655	800	4,826	10,383	511	..	199	462	11,555	43,206	34,565	33·4	388
389	Hayfield	601	6,121	..	450	1,623	4,792	804	221	471	357	6,645	13,324	10,659	62·3	389
390	Ilkeston	459	1,065	..	50	81	3,628	62	..	166	35	3,891	7,190	5,752	67·6	390
391	Langley Mill	1,349	9,780	1,158	960	667	11,662	1,733	485	1,080	659	15,619	37,029	29,623	52·6	391
392	Lea and Holloway	205	1,170	839	250	10	1,015	295	73	175	117	1,675	4,393	3,514	47·6	392
393	Little Eaton	91	404	100	69	..	444	8	..	..	1	453	1,776	1,421	31·8	393
394	Long Eaton	1,300	24,860	1,219	650	458	9,605	1,278	114	603	408	12,008	42,213	33,770	35·5	394
395	*a*Matlock Bank	332	2,166	41	160	107	1,921	161	69	94	111	2,356	6,542	5,234	45·0	395

396	Mayfield	162	899	..	70	109	1,990	100	..	92	65	2,247	4,918	3,934	57·1	396
397	Melbourne	127	1,274	..	..	..	75	43	15	..	..	133	2,925	2,340	5·6	397
398	Milford	167	485	..	80	1	904	183	36	223	49	1,395	4,028	3,222	43·2	398
399	*a*New Mills...............	1,089	13,907	..	1,000	2,716	11,784	626	45	839	410	13,704	26,872	21,498	63·7	399
400	Peak Forest..............	70	831	..	35	81	623	81	..	21	5	730	2 200	1,760	41·4	400
401	*b*Pilsley	80	507	..	..	..	542	..	..	5	..	547	2,075	1,660	32·9	401
402	*b*Pinxton..................	158	1,344	..	..	..	604	333	..	58	70	1,065	5,639	4,511	23·6	402
403	Pleasley and Pleasley Hill	205	1,908	391	66	78	1,676	480	10	79	157	2,402	8,465	6,772	35·4	403
404	Ripley	3,636	48,772	2,034	2,670	3,488	24,395	3,530	804	1,606	1,501	31,836	88,223	70,578	45·1	404
405	*b*Sandiacre	236	1,566	..	120	101	1,156	115	21	9	28	1,329	5,994	4,795	27·7	405
406	Sawley	121	994	46	65	47	591	40	..	..	20	651	2,011	1,609	40·4	406
407	*a*Spondon	250	1,656	38	120	274	1,104	95	..	..	..	1,199	3,068	2,455	48·8	407
408	Staveley Speedwell	160	806	..	80	33	480	..	..	..	..	480	7,916	6,333	7·5	408
409	Whaley Bridge	518	5,816	..	260	349	5,162	607	..	237	234	6,240	14,041	11,233	55·5	409
410	Whitehough	112	751	..	55	50	1,037	157	14	133	68	1,409	2,770	2,216	63·5	410
411	*b*Whittington and District.	130	331	..	43	..	872	56	13	54	83	1,028	2,757	2,206	46·6	411
412	Youlgreave	227	632	643	105	76	3,249	409	84	216	230	4,188	9,623	7,698	54·4	412
		24,730	286,095	14,749	12,952	23,308	168,551	16,327	2,266	8,209	6,952	202,305	634,630	507,706	39·8	
	FLINTSHIRE.															
413	Buckley	89	301	..	10	..	447	1	..	..	52	500	3,076	2,461	20·8	413
414	*a*Ewloe Place	64	175	166	..	..	393	30	..	129	65	617	1,038	831	74·2	414
415	Pantyfownog Mynydd Isa.	59	206	..	..	..	235	5	..	..	7	247	2,922	2,338	10·5	415
		212	682	166	10	..	1,075	36	..	129	124	1,364	7,036	5,630	24·2	
	LEICESTERSHIRE.															
416	Ansty	139	1,051	..	50	2	574	75	..	..	28	677	2,258	1,807	37·5	416
417	Ashby-de-la-Zouch	102	14	..	31	..	760	24	14	74	35	907	1,568	1,255	72·2	417
418	Barwell	300	3,088	..	125	24	1,622	249	..	..	96	1,967	6,834	5,467	35·9	418
419	Broughton Astley	88	223	..	19	..	334	..	..	..	9	343	1,142	914	37·5	419
420	Burbage	368	1,862	..	..	..	575	27	..	..	..	602	4,977	3,982	15·1	420
421	Coalville	509	1,921	..	150	87	3,987	974	71	390	226	5,648	10,927	8,742	64·6	421
422	Croft	91	377	62	48	..	605	51	..	..	53	709	2,821	2,257	31·4	422
423	Enderby	522	6,328	329	240	77	3,011	582	207	887	198	4,385	13,612	10,890	40·2	423
424	Glenfield	108	762	50	50	22	633	58	4	..	..	695	1,931	1,545	44·9	424
425	*b*Great Glen	102	236	51	..	..	209	..	..	..	..	209	2,187	1,750	11·8	425
426	Great Wigston	592	5,902	1,625	290	136	2,722	369	65	..	92	3,248	13,874	11,099	29·2	426
427	Groby	89	689	..	50	117	584	65	..	..	21	670	1,754	1,403	47·9	427
428	Hathern	150	1,826	255	80	273	838	39	..	21	14	912	3,254	2,601	35·0	428
429	Hinckley	480	13,489	..	115	163	4,169	57	..	..	26	4,252	24,889	19,911	21·3	429
430	Leicester	7,279	59,157	5,451	4,005	122	18,660	1,656	212	1,336	628	22,492	124,159	99,327	22·6	430
431	*b*Loughborough Industrial.	104	673	2,615	115	40	639	24	..	3	..	666	1,472	1,178	56·5	431
432	*b*Markfield	87	853	479	55	27	407	99	33	1	11	551	2,688	2,151	25·6	432
433	Mount Sorrell	61	116	..	17	..	519	5	..	4	2	530	1,272	1,018	52·0	433
434	Oadby	158	1,221	..	69	..	930	116	..	6	51	1,103	2,708	2,167	50·8	434
435	Quorndon	108	261	19	..	..	..	..	..	..	24	24	2,520	2,016	1·1	435
436	*a*Ratby	68	143	88	30	..	233	20	..	19	..	272	914	731	37·1	436
437	*a*Sapcote	108	83	..	..	..	34	13	..	..	6	53	1,223	979	5·4	437

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF 942 SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.—*Continued.*

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth	Boots and Shoes.	Furniture & Hardware.	Total.				
	LEICESTERSHIRE—*con.*		£	£	£	£	£	£	£	£	£	£	£	£		
438	Sheepshed	428	6,148	488	250	145	1,837	389	21	45	42	2,334	7,979	6,384	36·5	438
439	*a*Stoney Stanton	136	486	..	..	..	129	51	..	..	..	180	2,318	1,855	9·7	439
		12,177	106,909	11,512	5,789	1,235	44,011	4,943	627	2,286	1,562	53,429	239,281	191,429	27·9	
	LINCOLNSHIRE.															
440	Boston	863	4,225	..	230	82	3,710	..	..	284	..	3,994	12,419	9,935	40·2	440
441	Gainsborough	1.257	11,039	..	650	566	7,928	865	102	216	187	9,298	23,704	18,964	49·0	441
442	Grantham	919	7,711	1,640	420	5	5,897	560	53	413	50	6,973	21,377	17,102	40·7	442
443	Great Grimsby	2,027	2,618	7,414	500	7	14,798	71	17	219	246	15,351	38,638	30,911	49·6	443
444	Hackthorn and C. H.	65	192	..	30	..	268	40	..	..	9	317	1,147	918	34·5	444
445	Lincoln	6,123	67,462	21,784	2,750	34	20,819	5,579	497	2,176	1,806	30,877	147,557	118,046	26·1	445
446	Louth	342	860	..	50	..	1,054	..	..	194	29	1,277	4,369	3,495	36·5	446
447	*b*Market Rasen	234	1,083	814	38	..	340	15	8	60	7	430	6,849	5,480	7·8	447
448	Saxby	47	52	182	..	..	97	..	..	..	..	97	1,497	1,198	8·0	448
449	Scunthorpe	497	3,219	..	32	..	2,240	55	..	..	48	2,343	10,624	8,500	27·5	449
		12,374	98,461	31,834	4,700	694	57,151	7,185	677	3,562	2,382	70,957	268,181	214,549	33·0	
	MERIONETHSHIRE.															
450	*a*Blaenau Festiniog	1,042	4,245	919	417	..	1,682	21	3	89	22	1,817	13,488	10,791	16·8	450
	MONTGOMERYSHIRE.															
451	Llanidloes	153	338	..	36	..	1,401	..	2	186	7	1,596	2,292	1,834	87·0	451
452	*a*Newtown	360	3,437	..	185	314	3,620	140	2	353	52	4,167	5,000	4,000	..	452
		513	3,775	..	221	314	5,021	140	4	539	59	5,763	7,292	5,834	98·7	
	NOTTINGHAMSHIRE.															
453	Bulwell	502	2,203	900	255	233	2,562	263	17	72	72	2,986	9,718	7,775	38·4	453
454	Calverton	165	788	45	80	4	769	63	..	9	15	856	2,800	2,240	38·2	454

455	Cinder Hill	229	871	28	100	59	1,691	597	57	181	187	2,663	5,989	4,792	55·5	455
456	*a*East Bridgford	61	234	..	..	..	71	3	..	1	..	75	1,101	881	8·5	456
457	Hucknall Torkard	1,183	12,496	2,028	900	939	9,680	1,796	95	569	729	12,869	31,415	25,132	51·1	457
458	Keyworth	44	218	160	20	5	382	30	3	29	9	453	1,132	906	50·0	458
459	*b*Lambley	25	203	20	..	..	90	..	..	..	..	90	524	419	21·4	459
460	Lenton and Nottingham	4,908	18,897	4,834	2,520	78	13,675	811	11	166	329	14,992	31,252	25,002	59·9	460
461	*a*Lowdham	133	1,277	400	32	..	626	8	..	9	21	664	3,292	2,634	25·2	461
462	Mansfield	1,202	12,899	223	275	429	4,276	1,036	87	271	296	5,966	24,193	19,355	30·8	462
463	Netherfield	422	2,200	43	60	10	2,840	179	..	160	87	3,266	8,524	6,820	47·8	463
464	New Annesley	562	2,747	..	255	737	3,309	1,017	74	7	93	4 500	19,175	15,340	29·4	464
465	Newark Industrial	733	3,461	103	315	86	3,043	..	2	230	86	3,311	9,911	7,929	41·6	465
466	New Basford	533	3,341	2,013	278	..	2,958	352	9	299	173	3,791	7,900	6,320	59·9	466
467	Radcliffe-on-Trent	186	2,077	..	110	72	578	14	..	..	20	612	5,794	4,636	13·2	467
468	Retford	507	1,415	1,863	..	..	2,367	..	..	257	23	2,647	8,940	7,152	87·0	468
469	Ruddington	343	3,996	..	255	27	1,299	24	..	406	95	1,824	9,373	7,499	24·3	469
470	*b*Southwell	22	64	..	..	..	218	..	..	..	7	225	674	540	41·6	470
471	*a*Stanton Hill	211	772	44	82	..	1,009	238	..	49	23	1,319	6,148	4,919	26·8	471
472	Stapleford	599	1,797	3,264	270	476	4,497	817	126	480	891	6,311	18,469	14,776	42·7	472
473	*b*Sutton Bonnington	67	148	..	..	..	218	35	3	9	..	265	1,869	1,096	24·1	473
474	Sutton-in-Ashfield	1,164	7,896	2,917	..	..	649	..	..	..	..	649	17,151	13,721	4·7	474
475	Woodboro'	39	99	..	..	..	143	..	..	4	1	148	954	764	19·3	475
476	Worksop	996	5,678	..	305	150	2,249	1,422	3	455	175	4,304	23,188	18,551	23·2	476
		14,836	85,777	18,885	6,112	3,305	59,199	8,705	487	3,663	2,732	74,786	248,986	199,199	.37·6	
	SHROPSHIRE.															
477	Bourton	60	103	..	40	301	1,014	..	..	2	10	1,026	1,259	1,007	..	477
478	*b*Burwarton	93	846	..	100	166	1,820	176	106	126	84	2,312	3,677	2,942	78·5	478
479	Ironbridge	125	999	..	105	34	1,245	82	58	48	62	1,495	2,620	2,096	71·3	479
480	Oswestry	229	895	450	50	36	2,480	48	8	88	79	2,703	4,007	3,206	84·3	480
481	Tibberton	53	104	..	..	..	232	..	..	..	..	232	1,110	888	26·1	481
		560	2,947	450	295	537	6,791	306	172	264	235	7,768	12,673	10,139	76·6	
	STAFFORDSHIRE.															
482	*b*Bilston	196	345	6	15	..	144	..	..	..	..	144	1,132	906	15·8	482
483	Bradley Green	130	510	443	45	67	607	193	83	51	14	948	4,810	3,848	24·6	483
484	‡Burton-on-Trent	470	608	100	16	..	.4,015	179	..	170	54	4,418	6,165	4,932	89·5	484
485	Butt Lane	324	1,174	472	150	143	5,297	1,025	186	245	254	7,007	12,923	10,339	67·7	485
486	Cannock and District	190	268	..	27	..	2,208	2	..	1	42	2,253	2,600	2,080	..	486
487	Hoar Cross	68	112	50	60	13	754	52	1	20	28	855	1,112	890	96·0	487
488	Hollington	32	70	..	2	..	214	2	..	..	6	222	240	192	..	488
489	Leek and Moorlands	554	1,659	..	265	181	2,482	38	..	..	49	2,569	9,273	7,419	34·6	489
490	Lichfield	95	200	5	75	3	663	44	..	45	22	774	946	757	..	490
491	Longton and District	500	662	200	50	25	3,513	187	21	115	113	3,949	5,343	4,275	92·3	491
492	Soho	110	165	..	50	22	1,616	4	..	..	10	1,630	2,415	1,932	84·3	492
493	Stafford	1,018	7,506	717	575	34	4,810	44	1	..	53	4,908	20,987	16,790	29·2	493
494	Stone Perseverance	380	1,847	615	169	147	3,572	20	56	21	146	3,815	9,044	7,235	52·7	494
495	*b*Tipton, Owen Street	375	1,948	..	160	74	3,131	1	..	..	4	3,136	6,531	5,225	60·0	495
496	Walsall	150	247	..	24	..	856	..	..	..	..	856	1,993	1,595	53·6	496

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF 942 SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.—*Continued.*

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth.	Boots and Shoes.	Furniture & Hardware.	Total.				
	STAFFORDSHIRE—*con.*		£	£	£	£	£	£	£	£	£	£	£	£		
497	*a*Wednesbury	28	25	..	2	..	7	..	..	..	..	7	262	210	3·3	497
498	*a*Wheaton Aston	86	451	..	39	..	96	24	..	..	..	120	897	718	16·7	498
499	*a*Wolverhampton	436	525	..	73	..	4,385	8	..	217	4	4,614	6,008	4,807	95·9	499
		5,142	18,322	2,608	1,797	709	38,370	1,823	348	885	799	42,225	92,681	74,150	56·9	
	WARWICKSHIRE.															
500	Atherstone	150	255	..	25	1	899	5	19	73	3	999	2,132	1,706	58·5	500
501	Birmingham Industrial	1,611	7,736	121	725	53	8,674	4	..	477	50	9,205	20,845	16,276	56·5	501
502	„ MidlandEquit.	392	1,558	..	225	78	3,262	23	..	161	16	3,462	7,169	5,735	60·3	502
503	Coventry	1,200	12,310	973	470	592	7,656	739	1	361	120	8,877	22,260	17,808	49·8	503
504	Foleshill, Lockhurst Lane	357	5,413	..	155	1,066	1,479	718	3	166	116	2,482	8,389	6,711	36·9	504
505	*a*Kenilworth	449	3,818	300	210	156	2,919	..	..	231	111	3,261	9,327	7,462	43·7	505
506	Leek Wootton	38	118	..	..	..	288	..	..	..	6	294	1,248	999	29·5	506
507	Nuneaton	538	2,151	..	107	..	2,352	488	10	182	96	3,128	11,733	9,387	33·3	507
508	*b*Paradise Industrial	59	152	175	30	12	253	90	..	..	..	343	1,683	1,347	25·4	508
509	*a*Stoneleigh	93	330	22	35	29	174	..	..	..	..	174	3,720	2,976	5·8	509
510	Tamworth	505	2,586	..	216	..	4,733	221	33	598	153	5,738	10,708	8,567	66·9	510
		5,387	36,427	1,591	2,198	1,987	32,689	2,288	66	2,249	671	37,963	98,714	78,974	48·0	
	WESTMORELAND.															
511	Burneside	71	165	..	10	..	737	17	..	..	4	758	2,048	1,639	46·2	511
512	*a*Kendal	1,290	7,808	134	670	586	6,015	3	..	..	7	6,025	23,404	18,724	32·1	512
513	Kirkby Stephen	272	1,463	..	110	102	2,430	8	..	16	43	2,497	5,736	4,589	54·4	513
514	*b*Langdale	71	865	150	..	..	557	35	1	13	50	656	2,349	1,880	34·9	514
515	*a*Shap Granite Works	39	126	156	25	..	151	..	..	..	..	151	4,679	3,744	4·0	515
516	Staveley, Taylor's	95	586	..	55	1	390	..	..	..	..	390	1,855	1,484	26·2	516

517	*a*Tebay	212	937	..	..	..	1,146	..	..	1	20	1,167	5,424	4,340	26·8	517
518	Windermere District	248	2,167	..	110	21	763	..	..	..	21	784	5,204	4,164	18·8	518
		2,298	14,117	440	980	710	12,189	63	1	30	145	12,428	50,699	40,564	30·6	
	WORCESTERSHIRE.															
519	Dudley, New Street	5,199	9,875	..	1,547	..	41,641	835	7	312	29	42,824	82,451	65,961	64·9	519
520	*b*Halesowen and District ..	207	651	200	..	..	237	..	..	..	..	237	3,395	2,716	8·7	520
521	*a* „ and Hasbury..	500	1,937	..	..	..	971	..	..	..	10	981	13,924	11,140	8·8	521
522	Kidderminster	1,850	26,112	..	1,250	2,396	4,040	1,235	155	464	113	6,007	46,160	36,928	16·2	522
523	Lye	421	3,146	3,178	..	..	440	81	..	..	3	524	9,813	7,851	6·6	523
524	Redditch	287	440	..	13	..	1,016	..	..	..	..	1,016	4,026	3,221	31·5	524
525	Ten Acres and Stirchley..	241	1,047	..	85	98	1,590	85	..	..	25	1,700	4,385	3,508	48·4	525
526	*b*Wilden	24	125	..	40	58	525	47	..	57	8	637	1,121	897	71·0	526
		8,729	43,333	3,378	2,935	2,552	50,460	2,283	162	833	188	53,926	165,275	132,222	40·7	
	IRELAND.															
527	Belfast, National	220	299	..	..	..	4	..	..	..	..	4	4,001	3,201	0·1	527
528	„ Shankhill Road..	289	379	..	..	..	125	20	7	..	..	152	3,747	2,998	5·0	528
529	Cork, Munster	125	1,969	..	..	..	28	..	..	..	..	28	10,500	8,400	0·3	529
530	Doneraile	86	307	..	8	..	510	6	..	..	43	559	1,148	919	60·8	530
531	Dunsany	202	347	105	58	..	310	..	..	..	..	310	9,517	7,614	4·0	531
532	Greenore	28	40	100	..	..	161	6	3	1	35	206	1,555	1,244	16·5	532
533	Inchicore	179	1,272	..	..	..	76	..	..	..	..	76	10,642	8,514	0·8	533
		1,129	4,618	205	66	..	1,214	82	10	1	78	1,335	41,110	32,890	4·0	
	ISLE OF MAN.															
534	Laxey Industrial	341	3,222	..	150	24	1,671	63	..	1	81	1,816	11,372	9,098	19·9	534
535	„ Old Equitable	150	1,405	..	58	..	682	15	..	12	14	723	6,000	4,800	15·0	535
		491	4,627	..	208	24	2,353	78	..	13	95	2,539	17,372	13,898	18·2	
	NEWCASTLE DIST. CUMBERLAND.															
536	Alston	304	1,315	..	140	412	1,648	205	39	207	10	2,109	4,554	3,643	57·8	536
537	Aspatria Industrial	1,000	10,729	917	390	917	4,697	1,276	390	603	514	7,480	21,244	16,995	44·0	537
538	Carlisle, South End	3,171	34,988	7,400	2,325	1,103	16,085	2,328	291	3,255	1,466	23,425	106,112	84,890	27·5	538
539	Cleator Moor	4,500	84,323	395	..	..	2,517	2,513	13	960	71	6,074	144,694	115,755	5·2	539
540	*a*Dalston, Carlisle	268	2,228	208	225	257	1,969	263	30	145	38	2,445	6,078	4,862	50·2	540
541	Egremont	1,056	11,582	150	500	80	1,621	363	45	177	71	2,277	28,218	22,574	10·0	541
542	Harrington	236	1,685	200	100	33	1,534	297	37	159	85	2,112	6,835	5,468	38·6	542
543	Houghton	98	470	14	50	11	633	1	..	..	65	699	2,876	2,301	30·3	543
544	Keswick	380	2,030	..	300	55	2,638	520	310	339	220	4,027	6,347	5,078	79·3	544
545	Lazonby	120	496	..	37	..	1,096	..	..	..	92	1,188	3,696	2,957	40·1	545
546	Longtown	370	2,902	..	180	325	2,185	386	32	106	102	2,811	8,960	7,168	39·2	546
547	Maryport	1,500	17,714	..	1,125	2,250	15,784	5,009	1,640	1,995	2,020	26,448	58,730	46,984	56·2	547
548	Naworth Colliery	743	3,258	..	360	20	3,224	657	171	258	559	4,869	19,971	15,977	30·4	548
549	Nenthead	88	486	..	..	..	153	..	..	1	2	156	1,370	1,096	14·2	549
550	Penrith	87	140	103	6	..	634	..	..	..	68	702	1,377	1,102	63·7	550

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF 942 SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.—*Continued.*

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth.	Boots and Shoes.	Furniture & Hardware.	Total.				
			£	£	£	£	£	£	£	£	£	£	£	£		
	CUMBERLAND—*con.*															
551	Upperby	112	457	..	50	30	780	87	3	53	45	968	2,831	2,265	42·7	551
552	Warwick Bridge	116	1,041	..	70	18	830	103	..	..	29	962	5,152	4,122	23·3	552
553	Wigton	300	2,804	..	14	..	936	3	..	..	52	991	9,714	7,771	12·7	553
554	Workington Bee Hive	715	2,911	..	250	61	6,405	935	312	489	432	8,573	19,540	15,632	54·8	554
555	*b* „ and District	569	3,016	171	240	307	4,929	177	287	160	87	5,640	10,892	8,714	64·7	555
556	Wyndham Row	84	421	..	40	83	589	31	..	1	21	642	2,270	1,816	35·3	556
		15,817	184,996	9,558	6,402	5,962	70,887	15,154	3,600	8,908	6,049	104,598	471,461	377,170	27·7	
	DURHAM.															
557	Annfield Plain	3,505	54,996	1,091	1,690	2,439	17,194	6,198	890	3,683	2,698	30,663	148,232	118,584	25·8	557
558	Bear Park	218	1,680	..	165	1	181	30	226	9	89	535	8,796	7,037	7·6	558
559	*a*Birtley	1,403	15,134	..	1,125	581	9,843	804	861	859	1,309	13,676	60,425	48,340	28·2	559
560	Bishop Auckland	8,541	83,060	..	..	..	15,704	6,561	1,026	4,507	1,964	29,762	266,886	213,509	13·9	560
561	Blaydon-on-Tyne	4,378	95,668	..	1,850	5,662	33,802	7,751	1,066	2,011	2,874	47,504	157,161	125,729	37·7	561
562	Boldon Colliery	906	8,809	755	400	437	6,627	1,848	241	214	905	9,835	38,374	30,699	32·0	562
563	Brandon and Byshottles	735	4,505	..	540	734	8,510	2,988	680	1,690	702	14,570	26,661	21,329	68·3	563
564	Burnopfield District	886	17,492	..	450	897	9,561	2,127	216	647	738	13,289	37.461	29,969	44·3	564
565	Chester-le-Street	3,681	70,525	3,175	6,735	13,948	49,613	6,378	617	3,207	3,050	62,865	190,236	152,189	41·3	565
566	Consett	1,513	26,839	2,209	1,170	1,581	13,076	2,279	525	596	540	17,016	61,517	49,214	34·5	566
567	Cornforth and Coxhoe	2,543	19,546	1,208	1,155	2,871	26,424	6,391	1,809	2,762	2,714	40,100	103,938	83,151	48·2	567
568	Crook	4,300	72,829	..	3,225	1,528	21,554	1,909	325	4,248	277	28,313	221,269	177,015	15·9	568
569	Darlington	3,030	18,955	..	1,300	3,716	17,538	2,629	219	2,935	364	23,685	72,948	58,359	40·5	569
570	Dunston	188	1,153	..	..	..	148	..	..	..	..	148	5,026	4,021	3·6	570
571	Durham Equitable	2,113	29,993	..	1,500	10,392	14,731	3,391	811	2,054	1,129	22,116	54,881	43,905	50·3	571
572	Easington Lane	493	4,122	787	225	145	142	326	9	333	221	1,031	19,055	15,244	6·7	572
573	Esh	870	2,874	..	..	..	1,935	472	87	252	120	2,866	14,754	11,803	24·2	573
574	Felling	526	3,007	..	360	528	8,019	1,184	322	387	424	10,336	16,256	13,005	79·4	574

575	Gateshead	8,727	64,352	..	6,375	13,279	131,189	20,184	1,903	7,974	6,988	168,238	301,347	241,078	69·7	575
576	Haswell Colliery	3,396	28,894	..	1,500	49	3,153	89	6	2,438	6	5,692	116,527	93,222	6·1	576
577	Hetton Downs	1,318	10,869	..	680	10	4,352	1,044	272	1,194	1,211	8,073	37,173	29,738	27·1	577
578	Jarrow and Hebburn	3,144	17,865	..	2,325	2,199	54,978	5,806	1,718	2,464	1,458	66,424	101,475	81,180	81·8	578
579	*b* „ Equitable	180	278	..	..	..	124	..	2	..	2	128	4,630	3,704	3·4	579
580	Leadgate	399	6,172	..	205	355	3,288	464	117	593	411	4,873	18,685	14,948	32·6	580
581	Low Moorsley	482	1,033	2,335	250	1,072	6,369	1,278	384	555	657	9,243	16,656	13,325	69·3	581
582	Middleton-in-Teesdale	1,169	12,444	1,000	618	4,140	4,572	1,528	187	595	496	7,378	30,792	24,634	29·9	582
583	Murton Colliery	520	3,089	..	..	..	4,890	1,336	376	578	521	7,701	21,072	16,858	45·6	583
584	Newbottle	1,554	15,161	1,025	745	1,292	9,872	3,705	1,278	1,238	1,245	17,338	50,445	40,356	42·9	584
585	New Brancepeth	394	3,727	590	300	1,420	5,118	1,160	423	633	914	8,248	16,943	13,554	60·8	585
586	*a*Pittington	691	1,557	2,387	380	621	7,559	2,468	634	1,342	944	12,947	27,097	21,678	59·7	586
587	*b*Rainton Gate	81	1,353	..	60	55	1,396	249	36	94	153	1,928	3,037	2,430	79·3	587
588	Ryhope Colliery	2,151	17,692	..	700	613	14,284	1,789	2,547	3,500	2,450	24,570	85,460	68,368	35·9	588
589	Seaham Harbour	1,411	6,826	3,458	729	1,275	9,446	2,840	497	1,082	1,083	14,948	40,536	32,429	46·0	589
590	Sherburn Hill	514	6,042	..	225	677	6,982	1,792	479	804	1,063	11,120	27,035	21,628	50·1	590
591	Shotley Bridge	429	10,471	..	260	185	2,180	662	139	507	240	3,728	15,173	12,138	30·7	591
592	South Shields Equitable	718	1,238	..	5	..	872	..	..	..	..	872	14,922	11,938	7·3	592
593	Stanhope	684	7,075	200	320	689	4,148	1,528	521	654	840	7,691	15,623	12,498	61·5	593
594	Station Town	894	5,224	..	..	..	511	..	..	275	..	786	33,425	26,740	2·9	594
595	Stockton-on-Tees	3,503	22,830	1,369	2,500	817	23,459	1,000	143	1,792	303	26,697	84,157	67,325	39·6	595
596	Sunderland Equitable	4,222	46,269	51	3,000	3,369	22,258	4,914	947	2,766	1,326	32,211	86,358	69,082	46·6	596
597	Swalwell	343	2,748	182	140	6	3,312	735	141	284	450	4,922	9,965	7,972	61·7	597
598	Tanfield	423	11,848	..	225	241	1,159	1,520	269	250	367	3,565	19,634	15,707	22·6	598
599	*a*Thornley	40	219	65	24	..	141	18	19	34	7	219	1,068	854	25·6	599
600	Tow Law	487	4,018	480	129	..	3,051	406	219	570	271	4,517	14,728	11,782	38·3	600
601	Tudhoe	932	4,417	207	..	..	538	..	..	106	..	644	33,683	26,946	2·3	601
602	Tyne Docks	2,182	13,145	..	..	..	6,962	92	173	23	170	7,420	55,585	44,468	16·6	602
603	Washington C. W.	205	554	16	60	66	309	608	178	258	100	1,453	7,158	5,726	25·3	603
604	West Hartlepool	1,926	5,583	161	875	85	16,737	28	12	1,106	346	18,229	46,681	37,345	48·8	604
605	West Pelton	1,423	26,940	..	620	1,238	10,415	1,728	276	477	916	13,812	74,489	59,591	23·1	605
606	West Stanley	1,160	21,716	1,490	850	3,511	18,239	4,289	1,412	2,400	2,334	28,674	63,152	50,522	56·7	606
607	Willington	424	5,241	60	685	666	4,914	824	230	668	480	7,116	16,528	13,222	53·8	607
608	Windy Nook	770	6,901	..	408	1,709	15,376	1,541	603	712	1,140	19,372	32,013	25,610	75·6	608
		86,225	924,978	24,301	47,083	85,099	656,755	118,891	26,071	68,360	49,010	919,087	3,027,123	2,421,698	37·9	
	NORTHUMBERLAND.															
609	Allendale Town	195	1,082	..	110	79	790	114	10	186	46	1,146	3,120	2,496	45·9	609
610	*b*Alnwick	52	525	750	11	..	380	2	1	2	8	393	1,496	1,197	32·8	610
611	Amble	445	2,702	..	150	273	4,866	1,225	473	429	700	7,693	13,859	11,087	69·3	611
612	Backworth	284	3,957	..	140	358	5,334	1,627	530	655	603	8,749	12,837	10,270	85·1	612
613	Bebside	440	2,713	1,258	330	533	8,772	1,801	828	684	1,010	13,095	23,857	19,086	68·6	613
614	Bedlington	1,360	7,718	244	1,050	929	19,825	4,086	712	1,800	3,227	29,650	70,000	56,000	52·9	614
615	Broomhill Colliery	506	3,765	..	230	492	7,259	1,793	464	886	928	11,330	24,048	19,239	58·8	615
616	Cambois	808	3,256	..	155	236	3,151	207	137	142	325	3,962	11,540	9,232	42·9	616
617	Choppington	462	2,029	..	210	79	3,662	1,259	154	491	823	6,389	19,753	15,802	40·4	617
618	Coanwood	298	1,409	..	180	209	2,747	818	171	271	291	4,298	6,656	5,325	80·7	618
619	Cowpen Quay, Central	710	5,095	..	525	330	13,100	1,160	63	773	434	15,530	21,528	17,222	90·1	619
620	„ Clive	366	1,835	..	..	..	573	388	78	223	172	1,434	12,924	10,339	13·8	620

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF 942 SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.—*Continued.*

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth.	Boots and Shoes.	Furniture & Hardware.	Total.				
	NORTHUMBERLAND—*con.*		£	£	£	£	£	£	£	£	£	£	£	£		
621	Cramlington District	2,042	6,934	18,995	1,455	1,634	32,649	6,588	1,530	2,675	3,233	46,675	91,275	73,020	63·9	621
622	Fourstones	252	1,642	..	105	150	2,272	414	38	292	249	3,265	5,700	4,560	71·6	622
623	Greenhead	163	736	..	105	31	598	38	71	55	55	817	4,702	3,762	21·7	623
624	Guide Post	232	1,679	172	125	134	3,662	641	151	361	434	5,249	8,936	7,149	73·4	624
625	Haltwhistle..............	405	1,754	112	80	145	825	107	28	79	32	1,071	7,909	6,327	16·9	625
626	Haydon Bridge	278	1,150	195	..	..	1,471	278	65	243	80	2,137	4,175	3,340	64·0	626
627	Hexham and Acomb	178	610	..	46	..	976	45	..	7	14	1,042	3,763	3,010	34·6	627
628	Willington and Howden..	534	3,887	..	170	407	9,161	1,378	368	426	541	11,874	19,762	15,810	75·1	628
629	Longhirst................	117	427	..	..	..	1,241	253	74	195	273	2,036	4,843	3,875	52·5	629
630	*a*Newbiggin-by-the-Sea....	516	4,688	524	100	403	5,476	715	127	710	539	7,567	21,905	17,524	43·1	630
631	Newcastle-on-Tyne	10,089	117,976	2,265	7,365	5,902	123,556	4,356	1,061	6,188	2,177	137,338	380,895	304,716	45·0	631
632	New Delaval	579	5,300	40	560	8	12,656	2,176	595	1,069	1,079	17,575	30,822	24,658	71·2	632
633	North Shields Industrial..	1,806	9,829	5,326	1,005	13	11,560	1,871	413	618	642	15,104	28,075	22,460	67·2	633
634	Radcliffe, near Acklington.	121	881	..	65	88	1,816	558	146	214	241	2,975	5,077	4,062	73·2	634
635	Saint Anthony's	156	630	..	65	168	1,491	322	65	146	121	2,145	4,891	3,913	54·8	635
636	Seaton Delaval	1,363	21,730	..	832	..	24,748	4,863	1,646	1,715	3,856	36,828	74,178	59,343	62·0	636
637	*a*Seghill	322	1,112	65	175	248	5,752	598	32	270	310	6,962	10,850	8,680	80·2	637
638	Shire Moor	566	5,520	430	405	1,258	11,636	1,732	656	687	1,217	15,928	22,591	18,073	88·1	638
639	Stobswood	91	763	16	75	88	1,213	81	11	124	307	1,736	4,159	3,327	52·1	639
640	Tweedside	976	9,107	..	466	1,516	2,114	663	76	782	121	3,756	22,707	18,166	20·6	640
641	Walker	1,209	9,314	533	582	1,332	18,384	1,938	709	1,495	1,312	23,838	44,229	35,384	67·3	641
642	Wallsend	2,247	35,776	69	1,665	1,979	28,975	3,352	1,202	1,632	2,765	37,926	74,893	59,915	63·3	642
643	West Wylam and Prudhoe	733	5,600	595	400	852	9,540	1,524	208	991	1,199	13,462	30,102	24,082	55·9	643
644	Whitfield	114	568	..	65	42	376	73	8	13	61	531	2,682	2,146	24·7	644
645	Widdrington	150	971	..	70	100	2,434	174	..	187	238	3,033	5,564	4,448	68·1	645
		30,665	284,670	31,589	19,072	20,016	385,041	49,218	12,901	27,716	29,663	504,539	1,136,303	909,045	55·5	

	YORKSHIRE.															
646	Barnard Castle	280	1,600	..	140	28	1,829	178	39	154	66	2,266	6,074	4,860	46·6	646
647	Guisborough	355	1,546	621	155	125	3,088	313	61	233	210	3,905	14,824	11,860	32·9	647
648	Lofthouse-in-Cleveland	760	2,863	416	300	387	6,159	700	113	439	652	8,063	19,568	15,654	51·5	648
649	Marske-by-the-Sea	232	1,183	..	85	167	2,138	471	31	239	167	3,046	6,758	5,407	56·3	649
650	Middlesbrough	4,587	27,859	970	2,155	1,423	24,165	743	600	2,697	910	29,115	123,096	98,477	29·5	650
651	Skelton	816	4,422	..	6	..	6,060	1,360	664	1,099	599	9,782	28,500	22,800	42·9	651
652	Skinningrove	262	2,633	429	270	437	3,508	676	83	307	675	5,249	12,998	10,400	50·4	652
		7,392	42,106	2,436	3,111	2,567	46,947	4,441	1,591	5,168	3,279	61,426	211,818	169,458	36·2	
	LONDON DISTRICT.															
	BEDFORDSHIRE.															
653	*a*Arlesey	173	723	350	85	130	1,192	154	40	41	71	1,498	2,708	2,166	69·1	653
654	*b*Aspley Guise	53	89	..	10	..	235	..	..	..	..	235	884	707	33·2	654
655	Bedford	434	1,590	750	110	50	2,731	259	62	73	51	3,176	6,660	5,328	59·6	655
656	Harrold	71	179	71	43	..	49	..	..	..	..	49	907	726	6·7	656
657	*a*Leighton Buzzard	394	1,951	..	107	..	1.687	7	1	..	57	1,752	6,672	5,338	32·8	657
658	Luton	170	386	..	50	19	1,219	..	7	30	6	1,262	2,507	2,006	62·9	658
659	*a*Sharnbrook	55	97	..	5	..	108	..	5	..	..	113	587	470	24·0	659
660	*a*Silsoe	194	604	..	85	84	990	133	25	120	69	1,337	2,490	1,992	67·1	660
		1,544	5,619	1,171	495	283	8,211	553	140	264	254	9,422	23,415	18,733	50·2	
	BERKSHIRE.															
661	Aldermaston	54	337	..	30	28	725	1	..	..	6	732	1,935	1,548	47·2	661
662	*b*Long Whittenham	74	1,055	..	40	11	714	1	..	..	22	737	1,581	1,265	58·2	662
663	Reading	3,284	32,305	694	2,050	25	13,124	619	132	499	461	14,835	47,731	38,185	38·8	663
664	Yattendon	41	349	..	25	1	464	22	8	13	40	547	1,775	1,420	38·5	664
		3,453	34,046	694	2,145	65	15,027	643	140	512	529	16,851	53,022	42,418	39·7	
	BUCKINGHAMSHIRE.															
665	Aylesbury	150	315	..	19	..	983	..	5	85	17	1,090	1,955	1,564	69·6	665
666	Bletchley	354	1,198	283	155	2	2,530	2	6	138	73	2,749	6,841	5,473	50·2	666
667	*a*Chesham	367	1,162	119	165	30	1,960	..	..	..	2	1,962	6,155	4,924	39·8	667
668	Granborough	27	22	36	14	..	227	4	..	1	3	235	306	245	95·9	668
669	Newport Pagnell	27	103	..	20	47	268	8	2	1	8	287	709	567	50·6	669
670	Ravenstone	80	186	..	40	8	203	13	..	..	..	216	1,260	1,008	21·4	670
671	Stony Stratford	250	2,303	149	100	63	2,192	548	85	201	132	3,158	5,846	4,677	67·5	671
672	*a*Swanbourne	61	142	..	18	..	326	1	..	..	3	330	920	736	44·8	672
673	Wolverton	501	2,941	1,036	182	..	3,530	740	40	134	227	4,671	7,999	6,399	73·0	673
		1,817	8,372	1,623	713	150	12,219	1,316	138	560	465	14,698	31,991	25,593	57·4	
	CAMBRIDGESHIRE.															
674	Cambridge	1,264	8,871	1,239	945	599	9,857	1,292	257	878	460	12,744	25,465	20,372	62·5	674
675	Ely	208	619	..	81	..	1,580	136	20	..	38	1,774	3,167	2,534	70·0	675
676	Sawston	529	4,348	..	217	161	3,738	246	19	199	61	4,263	9,746	7,797	54·6	676
677	Westley	27	322	27	30	28	302	..	..	7	2	311	607	486	64·0	677
678	Wisbech Phœnix	143	237	1,177	40	58	3,167	..	5	..	24	3,196	6,200	4,960	64·4	678
		2,171	14,397	2,443	1,313	846	18,644	1,674	301	1,084	585	22,288	45,185	36,149	61·6	

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF 942 SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.—*Continued.*

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth.	Boots and Shoes.	Furniture & Hardware.	Total.				
	CORNWALL.		£	£	£	£	£	£	£	£	£	£	£	£		
679	East Cornwall	106	477	..	7	..	165	115	4	1	37	322	2,743	2,194	14·6	679
680	Falmouth	333	294	63	..	..	339	..	..	..	..	339	2,134	1,707	19·8	680
681	Menheniot	173	390	..	106	..	569	238	42	86	10	945	2,893	2,314	40·8	681
682	North Hill	73	308	..	..	..	20	..	..	..	..	20	666	529	3·7	682
683	Par and St. Blazey	84	240	..	21	..	99	3	1	..	15	118	1,370	1,096	10·7	683
684	Pensilva	144	545	150	24	..	695	121	4	57	20	897	2,390	1,912	46·9	684
685	St. Cleer Industrial	320	1,260	..	98	..	1,071	22	..	114	25	1,232	3,866	3,091	39·8	685
686	,, R. T. Mutual ..	100	286	120	..	..	145	..	..	75	..	220	2,094	1,675	13·1	686
		1,333	3,800	333	256	..	3,103	499	51	333	107	4,093	18,156	14,518	28·1	
	DEVONSHIRE.															
687	Ashburton	76	288	..	6	..	116	..	..	..	10	126	1,959	1,567	8·0	687
688	*a*Barnstaple	200	686	..	..	..	276	..	..	..	..	276	2,744	2,195	12·5	688
689	Bideford	330	943	..	24	..	1,022	1	..	4	57	1,084	6,332	5,066	21·3	689
690	Buckfastleigh	505	5,533	247	225	168	1,370	490	110	132	212	2,314	11,833	9,466	24·4	690
691	*a*Dartmouth	117	161	..	14	..	363	..	..	..	..	363	1,588	1,270	28·6	691
692	Exeter	1,144	3,719	550	184	..	4,776	119	..	181	80	5,156	12,220	9,776	52·7	692
693	Newton Abbot	426	2,821	208	200	13	2,109	3	19	35	23	2,189	5,965	4,772	45·8	693
694	North Tawton	79	67	..	12	..	211	7	..	1	2	221	771	617	35·8	694
695	Plymouth	13,972	93,527	4,718	5,140	3,888	21,104	905	77	237	348	22,671	212,113	169,690	13·3	695
696	Tiverton	347	427	..	165	25	2,617	4	..	..	68	2,689	5,553	4,442	60·5	696
		17,196	108,172	5,723	5,970	4,094	33,964	1,529	206	590	800	37,089	261,078	208,861	17·7	
	DORSETSHIRE.															
697	Childe Okeford	275	526	40	60	51	1,394	310	30	143	187	2,064	2,884	2,307	89·4	697
698	*b*Evershot	180	726	..	..	..	570	1	..	6	1	578	4,478	3,582	16·1	698

699	Milton Abbas	68	326	..	..	..	262	99	3	14	17	395	1,298	1,038	38·0	699
700	Weymouth	280	2,632	..	145	17	1,086	..	..	..	..	1,086	6,429	5,143	21·1	700
		803	4,210	40	205	68	3,312	410	33	163	205	4,123	15,089	12,070	34·1	
	ESSEX.															
701	*a*Barking	165	122	121	38	..	2,251	3	1	9	28	2,292	3,002	2,402	95·4	701
702	Beckton	116	380	..	70	31	1,346	71	7	21	44	1,489	2,360	1,888	78·8	702
703	*a*Braintree	692	4,004	370	845	211	5,417	76	6	14	48	5,561	12,150	9,720	57·2	703
704	Chelmsford	626	4,653	..	305	430	5,152	65	1	133	113	5,464	10,780	8,624	63·3	704
705	Colchester	2,210	19,033	2,650	1,035	55	12,569	1,049	100	17	159	13,894	47,215	37,772	36·7	705
706	Earls Colne	124	855	145	70	42	961	16	..	15	8	1,000	1,870	1,496	66·8	706
707	*a*Grays	1,255	10,505	382	588	2	17,789	764	135	642	712	20,042	39,033	31,226	64·1	707
708	Halstead	676	8,324	1,051	330	338	6,293	830	15	173	74	7,385	12,312	9,850	75·0	708
709	Harwich and Dovercourt	695	4,878	2,823	380	119	1,607	489	25	131	307	2,559	16,447	13,158	19·4	709
710	Maldon and Heybridge	627	2,640	100	310	13	6,320	38	18	504	138	7,018	9,487	7,590	92·4	710
711	Stratford	5,388	66,324	..	2,565	2,234	18,894	149	..	705	443	20,191	154,292	123,434	16·3	711
712	Terling	229	1,238	480	75	49	1,354	22	8	60	53	1,497	3,514	2,811	53·2	712
713	Tiptree	180	1,028	..	75	87	2,369	102	15	20	25	2,531	4,530	3,624	69·9	713
714	Walthamstow	129	10	..	10	..	578	66	36	20	18	718	950	760	94·4	714
715	Witham	147	418	90	46	..	914	75	63	60	37	1,149	1,703	1,362	84·3	715
		13,259	123,912	8,212	6,242	3,611	83,814	3,815	430	2,524	2,207	92,790	319,645	255,717	36·2	
	GLAMORGANSHIRE.															
716	Aberdare, Cardiff Street	360	4,653	..	155	161	3,506	699	116	330	270	4,921	10,853	8,682	56·6	716
717	*a*Abertawe	203	215	..	63	..	1,953	45	..	..	6	2,004	2,876	2,301	87·0	717
718	Alltwen	359	1,086	..	91	..	738	25	5	53	..	821	10,000	8,000	10·2	718
719	Bryn Colliery	49	99	29	14	..	604	26	8	..	4	642	929	743	86·4	719
720	Caerphilly Industrial	60	207	..	..	..	176	..	..	..	..	176	476	381	46·1	720
721	*b*Cardiff	214	590	..	113	..	1,832	13	5	489	32	2,371	4,320	3,456	68·6	721
722	*b*Clydach	235	2,377	414	..	..	178	39	..	..	..	217	9,194	7,355	2·9	722
723	Cwmbach and Aberaman	1,862	46,410	..	720	176	16,817	925	73	317	344	18,476	103,886	83,109	22·2	723
724	*a*Cwmbwrla	66	228	..	26	..	1,309	..	..	..	..	1,309	1,439	1,151	..	724
725	Glamorgan	320	709	..	125	1	1,638	..	..	88	2	1,728	5,776	4,621	37·6	725
726	Penarth and District	178	336	..	85	36	2,529	..	..	3	..	2,532	4,300	3,440	73·6	726
727	Pontrhydyfen	77	540	61	40	12	704	62	..	19	11	796	2,762	2,210	36·0	727
728	Porth, T. G. and Co.	180	1,434	680	..	..	2,280	72	..	74	12	2,438	10,077	8,062	30·2	728
729	Ton	290	1,944	550	7	..	600	..	..	..	19	619	9,951	7,961	7·7	729
730	Tonypandy	501	4,428	393	..	..	132	..	..	..	..	132	28,177	22,542	0·5	730
731	*b*Trecynon	390	3,548	..	..	..	12	14	..	..	8	34	16,321	13,057	0·2	731
732	*a*Treorky	563	7,427	754	..	..	404	22	..	26	45	497	25,613	20,490	2·4	732
733	*b*Ynysbir and Watts Town	120	559	171	1	..	146	..	..	..	..	146	3,516	2,813	5·1	733
734	*b*Ystradyfodwg	112	907	350	..	..	295	..	..	..	..	295	4,012	3,210	9·1	734
		6,139	77,697	3,402	1,440	386	35,853	1,942	207	1,399	753	40,154	254,478	203,584	19·7	
	GLOUCESTERSHIRE.															
735	Bristol and District	681	1,552	135	185	..	3,732	137	..	116	40	4,025	8,809	7,047	57·1	735
736	Cainscross and Ebley	711	6,596	1,056	256	26	3,027	17	..	36	88	3,168	16,738	13,390	23·6	736

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF 942 SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.—*Continued.*

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth.	Boots and Shoes.	Furniture & Hardware.	Total.				
	GLOUCESTERSHIRE—*con.*		£	£	£	£	£	£	£	£	£	£	£	£		
737	*b*Cinderford	531	3,433	..	270	84	921	4	..	18	19	962	12,570	10,056	9·5	737
738	Coleford Equit., F. of Dean	229	347	..	43	..	1,667	2	..	3	16	1,688	2,974	2,379	70·9	738
739	Coln St. Aldwyns	122	45	..	45	4	668	143	19	3	114	947	2,705	2,164	43·7	739
740	Down Ampney	62	130	..	60	12	435	105	13	56	29	638	1,038	830	76 8	740
741	Gloucester	5,589	73,148	..	5,235	2,682	32,557	2,212	128	1,243	536	36,676	112,943	90,354	40·5	741
742	Lechlade	180	631	..	52	..	711	100	54	28	..	893	2,111	1,689	52·9	742
743	Lower Lydbrook United	66	269	20	35	23	935	14	11	47	17	1,024	2,325	1,860	55·0	743
744	Lydney	180	539	..	50	11	2,227	98	2	32	6	2,365	3,674	2,939	80·4	744
745	*a*Northleach	48	336	11	25	2	141	1	..	..	..	142	980	784	18·1	745
746	*b*Strond	1,103	6,974	223	875	70	4,846	7	2	146	285	5,286	21,940	17,552	30·1	746
747	Tidenham	84	425	..	8	..	785	..	..	59	..	844	1,549	1,239	68·1	747
748	Tortworth	40	168	..	..	..	296	22	..	23	1	342	841	673	50·8	748
749	Upper Lydbrook	117	832	471	60	23	2,524	176	7	69	51	2,827	5,743	4,595	61·5	749
		9,743	95,425	1,916	6,699	2,937	55,472	3,038	236	1,879	1,202	61,827	196,940	157,551	39·2	
	HAMPSHIRE.															
750	*a*Grange	38	199	10	20	31	240	1	..	..	..	241	1,041	833	28·9	750
751	*b*Portsea Island	3,122	14,490	3,826	1,235	1,216	19,299	3,532	577	970	1,552	25,930	49,010	39,208	66·1	751
752	Shanklin Lake & Branston	177	1,874	1,432	65	86	1,495	221	71	57	230	2,074	6,109	4,887	42·4	752
753	Southampton	131	259	..	36	..	1,080	..	3	..	2	1,085	1,907	1,526	71·1	753
		3,468	16,322	5,268	1,356	1,333	22,114	3,754	651	1,027	1,784	29,330	58,067	46,454	63·1	
	HEREFORDSHIRE.															
754	Hampton Charles	58	197	60	30	2	274	..	..	..	4	278	1,551	1,241	22·4	754
	HERTFORDSHIRE.															
755	Berkhamstead	330	2,907	1,289	174	24	2,141	390	135	140	184	2,990	7,303	5,843	51·1	755
756	*b*Croxley	97	163	..	19	..	134	2	..	30	14	180	1,574	1,260	14·2	756

757	Hertford	110	207	20	55	..	604	11	8	15	9	647	1,068	854	75·7	757
758	Hoddesdon	90	498	174	45	178	1,475	18	21	153	31	1,698	2,212	1,770	95·9	758
759	Radlett	78	326	..	60	6	250	67	8	33	28	386	1,600	1,280	30·1	759
760	Tring	556	5,691	..	..	14	2,405	324	21	158	79	2,987	7,831	6,265	47·6	760
761	Welwyn	82	430	..	25	19	664	95	37	51	38	885	1,814	1,452	60·9	761
		1,343	10,222	1,483	378	241	7,673	907	230	580	383	9,773	23,402	18,724	52·1	
	HUNTINGDONSHIRE.															
762	Huntingdon	284	915	333	84	..	1,477	4	2	..	86	1,569	4,118	3,295	47·6	762
763	St. Ives	136	325	..	26	..	1,338	172	38	87	105	1,740	2,386	1,909	91·1	763
764	St. Neots	230	854	297	66	..	1,674	163	31	135	104	2,107	3,981	3,185	66·1	764
		650	2,094	630	176	..	4,489	339	71	222	295	5,416	10,485	8,389	64·5	
	KENT.															
765	Ashford	542	2,098	56	141	..	3,913	354	79	193	139	4,681	8,151	6,521	71·7	765
766	*a*Bromley	895	4,497	174	550	21	11,404	987	145	380	226	13,142	19,600	15,680	83·8	766
767	Canterbury	280	221	..	9	..	1,126	3	2	57	16	1,204	2,164	1,732	69·5	767
768	Chislehurst	170	659	41	96	..	1,307	118	17	152	34	1,628	3,113	2,491	65·3	768
769	Cliffe-at-Hoo	130	244	..	40	5	2,672	..	..	1	19	2,692	3,552	2,842	94·7	769
770	*a*East Greenwich	220	482	205	80	8	2,135	2	1	1	12	2,151	2,640	2,112	..	770
771	Faversham	1,098	17,649	500	495	92	4,614	85	39	274	392	5,404	36,169	28,935	18·6	771
772	Folkestone	1,747	13,981	..	..	..	5,479	802	419	503	677	7,880	38,499	30,800	25·5	772
773	Gravesend	1,138	7,947	..	572	..	17.572	1,291	145	286	779	20,173	35,584	28,468	70·8	773
774	Greenstreet	284	3,556	182	149	350	2,176	123	33	94	81	2,507	5,810	4,648	53·9	774
775	Maidstone	255	530	..	95	..	2,780	3	29	30	37	2,879	4,150	3,320	86·7	775
776	New Brompton Economic	1,490	7,680	..	700	556	13,506	1,806	262	700	970	17,244	32,041	25,633	67·2	776
777	Penge	407	1,322	1,116	47	..	4,585	124	22	77	128	4,936	6,876	5,501	89·7	777
778	River and District	1,212	8,428	5,150	586	..	7,777	463	420	671	706	10,037	20,420	16,336	61·4	778
779	Rochester and District	1,495	5,345	292	700	458	12,054	361	25	207	140	12,787	23,535	18,828	67·9	779
780	St. Mary Cray	599	4,675	2,667	180	24	5,146	669	128	210	303	6,456	13,080	10,464	61·6	780
781	Sheerness Economical	1,021	11,668	82	146	..	1,520	..	..	..	..	1,520	24,599	19,680	7·7	781
782	,, High Street	1,584	21,393	674	865	3,390	17,955	927	106	1,021	1,052	21,061	49,666	39,733	53·0	782
783	Sittingbourne	786	9,140	885	372	556	3,387	82	8	148	81	3,706	22,735	18,188	20·9	783
784	*a*South Darenth	48	68	..	18	..	636	3	..	38	4	681	1,439	1,152	59·1	784
785	Tunbridge Wells	275	643	..	63	..	2,047	59	54	115	60	2,335	3,195	2,556	91·3	785
786	,, S. Peter's T.	30	34	..	7	..	155	2	..	..	..	157	327	262	59·9	786
787	Walmer and Mongeham	145	689	217	44	..	1,238	169	132	125	82	1,746	2,122	1,698	..	787
788	*a*West Greenwich	717	2,000	615	290	30	2,800	14	17	58	68	2,957	9,415	7,532	39·2	788
789	Woolwich Royal Arsenal	7,510	73,325	1,179	4,500	2,546	26,781	2,395	112	779	1,570	31,637	132,697	106,158	29·8	789
		24,078	198,274	14,035	10,745	8,036	154,765	10,842	2,195	6,223	7,576	181,601	501,579	401,270	45·2	
	MIDDLESEX.															
790	Enfield Highway	586	2,961	323	160	3	7,207	765	157	323	367	8,819	13,253	10,603	83·1	790
791	*b*Hampton and N. Hamptn.	68	258	49	40	6	1,270	12	3	75	52	1,412	2,815	2,252	62·7	791
792	Harlesden	95	109	26	21	..	368	18	7	26	12	431	778	623	69·1	792
793	Hendon	266	1,676	..	105	27	1,253	3	3	264	35	1,558	4,494	3,596	43·3	793
794	London Anchor	219	17	..	80	9	1,058	482	261	195	637	2,633	2,652	2,122	..	794

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF 942 SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.—*Continued.*

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth.	Boots and Shoes.	Furniture & Hardware.	Total.				
			£	£	£	£	£	£	£	£	£	£	£	£		
	MIDDLESEX—*con.*															
795	London, Boro' of Hackney.	723	956	268	285	..	7,665	293	51	19	95	8,123	12,919	10,335	78·6	795
796	,, Chelsea	982	3,640	153	425	27	7,548	84	4	128	68	7,832	14,337	11,470	68·2	796
797	,, Clerkenwell	327	420	..	87	2	1,582	7	7	83	32	1,711	3,136	2,509	68·2	797
798	§ ,, Co-op. Baking....	4	98	384	5	..	3,084	..	..	..	..	3,084	4,108	3,286	93·8	798
799	,, Cromwell	70	135	7	2	..	240	..	..	..	..	240	438	350	68·5	799
800	,, East	190	290	1,676	1	..	452	27	17	210	255	961	3,708	2,966	32·4	800
801	,, Finsbury	292	484	27	150	2	1,295	21	1	20	15	1,352	2,211	1,769	76·4	801
802	,, Hammersmith ..	278	558	519	130	2	1,748	96	31	37	48	1,960	3,234	2,587	75·7	802
803	,, Kensington and Notting Hill ..	509	1,365	172	250	25	1,561	79	31	80	66	1,817	4,833	3,866	47·0	803
804	,, Kentish Town ..	397	559	71	125	..	1,997	46	27	38	33	2,141	3,958	3,166	67·6	804
805	*b* ,, King's Cross	576	589	..	188	..	1,812	2	2	14	10	1,840	6,211	4,969	37·0	805
806	,, R. C. House	526	1,454	1,544	265	23	2,783	48	..	14	35	2,880	21,246	16,997	16·9	806
807	*a* ,, Rock	250	334	..	60	..	1,634	41	31	111	114	1,931	3,809	3,047	63·3	807
808	,, Socialist Fed.....	390	338	..	12	..	697	15	8	7	30	757	2,290	1,832	41·3	808
809	,, Tower Hamlets ..	1,721	4,440	2,782	552	47	8,898	232	13	175	625	9,943	22,187	17,750	56·0	809
810	*b* Staines and Egham	332	1,088	..	114	..	3,181	458	28	85	95	3,847	5,490	4,392	87·5	810
811	Willesden Junct. Railway.	139	487	15	105	46	1,809	119	24	151	84	2,187	3,419	2,735	80·0	811
812	Wood Green	314	445	50	48	..	1,808	3	9	135	48	1,998	3,803	3,042	65·6	812
		9,254	22,701	8,066	3,210	219	60,950	2,851	715	2,190	2,751	69,457	145,329	116,264	59·7	
	MONMOUTHSHIRE.															
813	Abersychan British	182	349	72	12	..	1,205	78	..	..	24	1,307	2,208	1,766	74·0	813
814	Blaenavon	906	4,968	..	800	182	15,176	137	125	1,372	67	16,877	22,165	17,732	95·7	814
815	Blaina	998	9,690	..	210	198	5,590	760	143	479	165	7,137	32,924	26,339	27·0	815
816	Cwmtylery	97	178	150	25	..	1,205	24	..	..	53	1,282	2,435	1,948	65·8	816
817	Garndiffaith	146	360	..	17	..	2,010	177	48	..	22	2,257	3,336	2,669	84·5	817

818	Newport	1,022	13,129	1,460	430	418	7,636	584	7	795	210	9,232	24,129	19,303	47·8	818
819	New Tredegar	168	1,120	..	..	..	92	..	..	..	..	92	7,031	5,625	1·6	819
820	Pontnewynydd	111	295	..	18	..	1,036	76	..	..	22	1,134	2,062	1,650	68·7	820
821	Raglan	10	10	..	5	4	225	..	..	..	..	225	250	200	..	821
822	Risca and Cross Keys	300	1,735	..	100	55	3,320	..	2	19	27	3,368	6,600	5,280	63·7	822
		3,940	31,834	1,682	1,617	857	37,495	1,836	325	2,665	590	42,911	103,140	82,512	52·0	
	NORFOLK.															
823	Burnham Market	32	111	..	15	..	278	3	..	21	1	303	416	333	91·0	823
824	Colkirk	45	190	46	25	5	445	73	..	..	..	518	1,191	953	54·3	824
825	*b*Docking	97	473	..	50	20	565	7	..	..	2	574	1,033	826	69·4	825
826	Great Yarmouth	107	166	..	22	..	475	18	5	..	..	498	998	799	62·3	826
827	King's Lynn	314	441	230	44	..	1,555	10	6	..	3	1,574	4,058	3,246	48·4	827
828	Norwich	1,588	8,872	671	755	145	7,024	795	33	367	203	8,422	27,718	22,174	38·0	828
829	Swaffham	95	166	..	26	..	582	12	13	27	13	647	949	759	85·2	829
830	Thetford	844	3,719	..	400	237	4,520	9	22	116	57	4,724	19,974	15,979	29·5	830
		3,122	14,138	947	1,337	407	15,444	927	79	531	279	17,260	56,337	45,069	38·2	
	NORTHAMPTONSHIRE.															
831	Blakesley	43	56	..	..	...	208	..	..	..	..	208	393	314	66·2	831
832	Bozeat	107	261	7	65	1	683	161	3	4	15	866	4,214	3,371	25·6	832
833	*a*Braefield Green	186	2,074	652	100	351	271	..	..	..	..	271	3,158	2,522	10·7	833
834	Burton Latimer	78	336	415	18	..	963	..	..	..	1	964	1,619	1,295	74·4	834
835	Clipstone	32	83	..	..	..	130	20	..	3	3	156	704	563	27·7	835
836	Cogenhoe	85	1,132	71	55	18	178	..	..	..	..	178	1,707	1,366	13·0	836
837	Daventry	461	3,201	..	230	138	1,348	..	..	..	..	1,348	7,957	6,364	21·1	837
838	Denton	56	155	80	8	..	142	..	1	..	6	149	1,165	932	16·0	838
839	Desborough	454	3,613	642	210	175	3,490	737	23	6	184	4,440	14,218	11,374	39·0	839
840	Earl's Barton	440	3,389	222	220	387	1,710	384	14	20	97	2,225	9,460	7,568	29·4	840
841	Ecton	87	230	5	40	6	97	..	..	..	..	97	1,351	1,081	9·0	841
842	Finedon	469	4,268	207	190	451	3,428	513	35	33	311	4,320	14,286	11,429	37·8	842
843	Gayton	52	214	..	20	..	369	7	..	..	..	376	1,005	804	46·7	843
844	Great Worth	39	223	..	7	..	197	5	..	..	8	210	1,312	1,050	20·0	844
845	Hackleton	124	938	..	..	..	89	3	..	..	..	92	1,779	1,423	6·4	845
846	Harleston	97	382	42	8	..	93	..	..	..	11	104	2,294	1,835	5·6	846
847	Harpole	613	4,943	3,519	340	31	2,791	328	..	1	71	3,191	14,974	11,979	26·6	847
848	*b*Hazlebeach	56	127	..	..	..	11	..	..	..	..	11	1,005	804	1·3	848
849	Higham Ferrers	48	38	..	..	..	101	..	..	..	..	101	404	323	31·2	849
850	Irchester	174	1,794	65	81	..	885	..	..	..	..	885	5,611	4,489	19·7	850
851	Irthlingboro'	116	529	400	54	1	1,167	182	15	5	37	1,406	3,133	2,506	56·1	851
852	Kettering	2,370	22,459	..	1,140	972	13,247	630	26	216	478	14,597	45,180	36,144	40·3	852
853	Long Buckby	450	3,443	..	210	168	2,235	..	..	..	156	2,391	12,100	9,680	24·7	853
854	Moulton	108	1,022	..	7	..	378	..	..	..	..	378	1.881	1,505	25·1	854
855	Northampton West End	1,134	2,653	655	452	..	4,344	620	120	188	63	5,335	14,041	11,233	47·4	855
856	Oundle	133	372	..	70	11	679	36	2	2	..	719	2,400	1,920	37·4	856
857	Peterborough	2,754	19,870	1,937	705	530	13,375	3,284	369	1,956	1,083	20,067	57,266	45,813	43·8	857
858	Rothwell	424	4,008	1,200	205	114	2,005	236	3	5	16	2,265	9,888	7,910	28·6	858
859	Rushden	400	1,996	500	94	..	1,307	169	3	..	59	1,538	9,231	7,385	20·8	859
860	*a*Wellingboro' Industrial	424	754	63	83	..	1,357	..	..	..	38	1,395	6,240	4,992	27·9	860
861	" Midland	533	3,615	281	230	232	3,084	645	81	149	326	4,285	12,067	9,654	44·3	861

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF 942 SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.—*Continued.*

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth.	Boots and Shoes.	Furniture & Hardware.	Total.				
	NORTHAMPTONSHIRE—*con.*		£	£	£	£	£	£	£	£	£	£	£	£		
862	West Haddon	118	480	..	60	1	309	..	..	..	..	309	1,518	1,214	25·4	862
863	Wollaston	292	2,708	58	225	56	1,900	177	49	19	199	2,344	8,678	6,942	33·7	863
864	*a*Yardley Hastings	198	334	..	100	1	902	..	1	..	2	905	3,434	2,747	32·9	864
		13,155	91,700	11,021	5,227	3,644	63,473	8,137	745	2,607	3,164	78,126	275,668	220,531	35·4	
	OXFORDSHIRE.															
865	Banbury	1,537	21,338	6,714	1,045	110	8,891	742	449	428	482	10,992	64,667	51,734	21·2	865
866	Chipping Norton	951	11,967	641	420	536	7,851	608	33	335	134	8,961	23,458	18,766	47·7	866
867	Middleton Stoney	74	497	100	54	..	790	2	..	..	9	801	1,832	1,466	54·6	867
868	Oxford Industrial	1,606	11,026	462	850	11	18,802	711	97	568	827	20,505	34,076	27,261	75·2	868
869	Steeple Aston	116	1,004	363	70	6	939	69	2	54	30	1,094	2,362	1,890	57·9	869
870	Witney	123	220	2	24	..	647	51	9	25	19	751	1,174	939	80·0	870
		4,407	46,052	8,282	2,463	663	37,920	2,183	590	1,410	1,001	43,104	127 569	102,056	42·2	
	PEMBROKESHIRE.															
871	Pembroke Docks	480	1,526	66	170	..	6,565	1	41	812	118	7,537	9,362	7,490	..	871
	SOMERSETSHIRE.															
872	Bedminster	560	2,300	140	244	..	4,452	36	..	123	44	4,655	12,000	9,600	48·5	872
873	Butleigh	158	924	92	75	36	967	367	28	82	104	1,548	2,482	1,986	77·9	873
874	Chard	1,056	4,720	..	..	..	505	23	..	1	3	532	10,456	8,365	6·3	874
875	Coleford Indus., Highbury	269	1,947	..	30	..	1,073	172	10	120	120	1,495	8,039	6,431	23·2	875
876	Crewkerne	211	1,634	..	35	17	2,259	65	6	..	24	2,354	5,890	4,712	49·9	876
877	Milborne Port	124	1,786	..	6	..	431	18	6	17	170	642	4,759	3,807	16·8	877
878	Radstock	1,125	7,053	2,061	315	128	5,761	443	4	..	54	6,262	22,626	18,101	34·5	878
879	Shepton Mallet	483	2,211	..	154	..	545	61	..	4	2	612	8,688	6,950	8·8	879
880	*a*Street	396	2,326	..	120	..	1,349	229	1	6	50	1,635	6,689	5,351	30·5	880
881	Taunton	256	451	..	44	..	2,297	..	..	..	3	2,300	3,301	2,641	87·0	881

882	*a*Twerton	300	355	..	60	..	2,693	..	..	298	46	3,037	3,528	2,818	..	882
883	*a*Yeovil and District	129	176	..	16	..	825	..	1	..	..	826	812	650	..	883
		5,067	25,933	2,293	1,099	181	23,157	1,414	56	651	620	25,898	89,265	71,412	36·2	
	SUFFOLK.															
884	Assington Industrial	75	459	..	16	..	168	..	..	..	..	168	1,748	1,398	12·0	884
885	Beccles	441	1,969	..	180	135	3,248	738	56	405	173	4 620	9,754	7,803	59·2	885
886	Bury St. Edmunds	419	1,371	112	216	..	1,933	64	1	..	..	1,998	5,290	4,232	47·2	886
887	*a*Finborough..............	72	284	..	50	2	348	32	..	..	..	380	910	728	52·1	887
888	Glemsford	19	326	..	..	..	150	5	..	..	..	155	7,568	6,055	2·5	888
889	Haverhill	507	1,904	200	250	62	4,158	219	88	165	46	4,676	11,412	9,130	51·2	889
890	Ipswich..................	2,709	22,627	1,812	1,315	1,732	18,865	989	46	246	677	20,823	57,742	46,194	45·0	890
891	Leiston	299	3,345	..	149	653	1,503	402	4	121	29	2,059	4,662	3,730	55·2	891
892	*a*Long Melford	130	352	..	17	..	681	15	..	..	..	696	1,396	1,117	62·3	892
893	Walton	254	1,264	..	115	58	1,267	94	..	16	73	1,450	4,777	3,822	37·9	893
894	Wickham Market	121	185	..	1	..	219	2	..	..	10	231	363	290	79 6	894
895	Woodbridge..............	103	136	..	7	..	479	2	..	14	10	505	922	738	68·4	895
		5,149	34,222	2,124	2,316	2,642	33,019	2,562	195	967	1,018	37,761	106,544	85,237	44·3	
	SURREY.															
896	*a*Addington	21	95	..	..	..	85	1	..	..	..	86	506	405	21·2	896
897	Balham..................	200	1,253	..	105	68	1,675	9	6	96	50	1,836	3,049	2,439	75·2	897
898	Caterham................	244	1,078	279	130	7	1,672	49	6	91	39	1,857	3,985	3,188	58·2	898
899	Croydon	347	554	..	69	..	1,996	6	3	30	15	2,050	3,724	2,979	68·8	899
900	*b*Dulwich	110	101	2	14	..	201	..	..	..	..	201	1,320	1,056	19·0	900
901	Epsom	217	247	..	31	..	1,732	10	25	14	40	1,821	2,554	2,043	89 1	901
902	London, Battersea	1,299	11,187	2,766	1,005	1,157	12,157	1,096	33	371	440	14,097	26,560	21,248	66·3	902
903	*b* „ Bermondsey	758	1,552	36	375	156	2,602	87	18	56	25	2,788	9,240	7,392	37·7	903
904	*a* „ Brixton Indus...	655	4,686	489	280	42	2,720	6	10	63	38	2,837	7,767	6,214	45 6	904
905	„ „ Result..	272	1,109	..	145	190	1,510	13	11	54	30	1,618	3,728	2,982	54·2	905
906	„ East Surrey	4	393	457	5	28	107	..	..	..	2	109	3,943	3,154	3·4	906
907	§ „ S.-East Baking..	7	20	20	5	6	369	..	..	..	..	369	1,412	1,130	32·6	907
908	‡Norwood	111	352	20	8	..	741	5	7	34	13	800	1.095	876	91·3	908
909	Peckham	325	477	..	60	36	1,740	17	23	59	53	1,892	3,253	2,602	72·7	909
910	Reigate..................	460	3,797	..	140	121	4,599	178	66	91	107	5,041	9,700	7,760	64·9	910
911	*a*Surbiton	162	379	985	71	32	1,628	107	82	213	88	2,118	3,206	2,565	82·5	911
912	*a*Tooting..................	90	138	63	23	1	452	5	1	30	9	497	1,571	1,257	39·5	912
913	*a*Wimbledon and Merton..	282	665	..	70	18	2,916	39	1	93	113	3,162	4,013	3,210	98·5	913
		5,564	23,083	5,117	2,536	1,862	38,902	1,628	292	1,295	1,062	43,179	90,626	72,500	59·5	
	SUSSEX.															
914	Arundel	306	2,132	306	150	114	1,409	8	22	29	53	1,521	6,274	5,019	30·3	914
915	*a*Brighton	435	609	52	63	..	1,220	9	9	44	26	1,308	4,509	3,607	36·2	915
916	Crawley and Ifield	118	383	..	46	..	1,796	64	12	97	41	2,010	2,946	2,357	85·2	916
917	Hastings and S. Leonards	220	821	..	75	1	1,272	1	2	17	6	1,298	3,691	2,953	43·9	917
918	*b*Horsham	617	7,670	871	310	10	1,635	1	2	106	129	1,873	11,406	9,125	20·5	918
919	Lewes	391	2,415	194	165	51	2,038	155	15	68	121	2,397	3,961	3,169	75·6	919
920	Newhaven	340	1,390	651	134	..	3,921	5	38	233	249	4,446	5,844	4,675	95 1	920
		2,427	15,420	1,574	943	176	13,291	243	100	594	625	14,853	38,631	30,905	48·0	

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF 942 SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.—*Continued.*

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth.	Boots and Shoes.	Furniture & Hardware.	Total.				
	WARWICKSHIRE.		£	£	£	£	£	£	£	£	£	£	£	£		
921	Alcester	911	7,247	..	416	5	5,713	819	60	565	634	7,791	22,568	18,054	43·1	921
922	,, Productive	118	461	203	2	..	..	3	..	..	114	117	421	337	34·7	922
923	*b*Bidford	216	1,814	..	22	..	1,042	9	21	35	18	1,125	4,496	3,597	31·2	923
924	*a*Cubbington	95	163	..	47	..	422	..	..	..	..	422	1,901	1,521	27·7	924
925	Eathorpe and Marton	77	232	..	60	..	550	110	16	2	49	727	1,320	1.056	68·8	925
926	Harbury	759	5,995	..	375	480	3,803	708	42	339	160	5,052	15,713	12,570	40·1	926
927	Long Itchington	117	494	..	..	..	366	..	..	..	..	366	2,061	1,649	22·1	927
928	Napton	135	737	268	31	..	405	11	4	..	6	426	1,757	1,406	30·2	928
929	Rugby	1,868	4,894	16,912	795	3,774	17,410	1,625	369	1,930	690	22,024	49,558	39,646	55·5	929
930	Southam	224	873	..	80	..	742	..	..	..	1	743	3,992	3,194	23 2	930
931	‡Stockton Blue Lias	71	109	30	1	..	295	..	..	..	..	295	801	641	46·0	931
932	Stratford-on-Avon	248	701	75	90	5	1,193	..	..	..	13	1,206	5,047	4,038	29 8	932
		4,839	23,720	17,488	1,919	4,264	31,941	3,285	512	2,871	1,685	40,294	109,635	87,709	45·9	
	WILTSHIRE.															
933	Bradford-on-Avon	248	1,697	130	145	..	1,005	1	1	107	52	1,166	3,924	3,139	37·1	933
934	Chippenham	156	464	800	2	..	640	2	6	1	24	673	1,030	824	81·6	934
935	*a*Ebbesbourne Wake	54	327	..	30	7	354	30	8	23	34	449	1,241	993	45·2	935
936	*b*Lydiard Millicent	40	100	..	15	..	8	..	..	..	..	8	442	354	2·2	936
937	Mere and District	52	92	..	1	..	213	2	..	..	37	252	450	360	70·0	937
938	New Swindon Industrial	576	3,402	777	205	259	5,437	1,749	219	557	682	8,644	10,821	8,657	99·8	938
939	Salisbury	151	311	..	45	..	921	..	..	..	6	927	2,031	1,625	57·0	939
940	Tisbury and Wardour	86	450	..	17	..	525	..	..	126	19	670	1,507	1,204	55·6	940
941	Trowbridge	1,033	7,646	202	229	..	3,173	515	11	211	205	4,115	21,805	17,444	23 5	941
942	Wilton (late S. Herbert)	203	2,498	..	110	1	1,413	42	15	21	63	1,554	3,752	3,002	51·7	942
		2,599	16,987	1.909	799	267	13,689	2,341	260	1,046	1,122	18,458	47,003	37,602	49·0	

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF THE SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth.	Boots and Shoes.	Furniture & Hardware.	Total.				
			£	£	£	£	£	£	£	£	£	£	£	£		
	MANCHESTER DISTRICT.															
1	Lancashire	241,467	3,399,511	289,632	136,590	299,613	1,682,682	121,610	10,232	87,121	56,648	1,958,293	6,620,211	5,296,212	36·9	1
2	Yorkshire........	191,995	2,410,549	96,591	98,644	214,940	1,118,708	114,391	6,246	56,653	32,541	1,328,539	5,365,430	4,292,378	30·9	2
3	Carnarvonshire ..	131	149	684	65	30	976	..	..	1	34	1,011	3,044	2,435	41·5	3
4	Cheshire	25,271	338,414	25,232	15,792	53,134	193,081	19,193	1,918	12,441	8,336	234,969	757,909	606,330	38·7	4
5	Cumberland	1,281	21,122	215	520	2,455	6,894	1,617	146	956	894	10,507	36,929	29,543	35·5	5
6	Denbighshire	513	1,070	545	160	51	2,779	43	16	261	172	3,271	6,308	5,047	64·8	6
7	Derbyshire	24,730	286,095	14,749	12,952	23,308	168,551	16,327	2,266	8,209	6,952	202,305	634,630	507,706	39·8	7
8	Flintshire	212	682	166	10	..	1,075	36	..	129	124	1,364	7,036	5,630	24·2	8
9	Leicestershire ..	12,177	106,909	11,512	5,789	1,235	44,011	4,943	627	2,286	1,562	53,429	239,281	191,429	27·9	9
10	Lincolnshire	12,374	98,461	31,834	4,700	694	57,151	7,185	677	3,562	2,382	70,957	268,181	214,549	33·0	10
11	Merionethshire ..	1,042	4.245	919	417	..	1,682	21	3	89	22	1,817	13,488	10,791	16·8	11
12	Montgomeryshire.	513	3,775	..	221	314	5,021	140	4	539	59	5,763	7,292	5,834	98·7	12
13	Nottinghamshire..	14,836	85,777	18,885	6,112	3,305	59,199	8,705	487	3,663	2,732	74,786	248,986	199,199	37·6	13
14	Shropshire	560	2,947	450	295	537	6,791	306	172	264	235	7,768	12,673	10,139	76·6	14
15	Staffordshire	5,142	18,322	2,608	1,797	709	38,370	1,823	348	885	799	42,225	92,681	74,150	56·9	15
16	Warwickshire	5,387	36,427	1,591	2,198	1,987	32,689	2,288	66	2,249	671	37,963	98,714	78,974	48·0	16
17	Westmoreland ..	2.298	14,117	440	980	710	12,189	63	1	30	145	12,428	50,699	40,564	30·6	17
18	Worcestershire ..	8,729	43,333	3,378	2,935	2,552	50,460	2,283	162	833	188	53,926	165,275	132,222	40·7	18
19	Ireland	1,129	4,613	205	66	..	1,214	32	10	1	78	1,335	41,110	32,890	4·0	19
20	Isle of Man	491	4,627	..	208	24	2,353	78	..	13	95	2,539	17,372	13,898	18·2	20
		550,278	6,881,145	499,636	290,451	605,598	3,485,876	301,084	23,381	180,185	114,669	4,105,195	14,687,249	11,749,920	34·9	

CO-OPERATIVE SOCIETIES AND THE "WHOLESALE."

COMPARATIVE STATEMENT SHOWING NUMBER OF MEMBERS, SHARE AND LOAN CAPITAL, SALES, AND ESTIMATED PURCHASES OF THE SOCIETIES, TOGETHER WITH THE AMOUNT OF SHARE AND LOAN CAPITAL INVESTED IN, AND PURCHASES FROM, THE CO-OPERATIVE WHOLESALE SOCIETY, FOR THE YEAR 1890.—*Continued.*

Number.	NAME.	No. of Members at end of Year.	Total Capital at end of Year.		Capital Invested with C. W. S. at end of Year.		Purchases from C. W. S. during the Year.						Total Sales during Year.	Estimated Purchases, taking 20 per cent off Total Sales.	Percentage of Purchases from C. W. S. on Estimated Purchases.	Number.
			Share.	Loan.	Share.	Loan.	Grocery & Provisions.	Drap'ry	Woollen Cloth.	Boots and Shoes.	Furniture & Hardware.	Total.				
	NEWCASTLE DISTRICT.		£	£	£	£	£	£	£	£	£	£	£	£		
21	Cumberland	15,817	184,996	9,558	6,402	5,962	70,887	15,154	3,600	8,908	6,049	104,598	471,461	377,170	27·7	21
22	Durham	86,225	924,978	24,301	47,083	85,099	656,755	118,891	26,071	68,360	49,010	919,087	3,027,123	2,421,698	37·9	22
23	Northumberland..	30,665	284,670	31,589	19,072	20,016	385,041	49,218	12,901	27,716	29,663	504,539	1,136,303	909,045	55·5	23
24	Yorkshire........	7,392	42,106	2,436	3,111	2,567	46,947	4,441	1,591	5,168	3,279	61,426	211,818	169,458	36·2	24
		140,099	1,436,750	67,884	75,668	113,644	1,159,630	187,704	44,163	110,152	88,001	1,589,650	4,846,705	3,877,371	40·9	
	LONDON DISTRICT.															
25	Bedfordshire	1,544	5,619	1,171	495	283	8,211	553	140	264	254	9,422	23,415	18,733	50·2	25
26	Berkshire	3,453	34,046	694	2,145	65	15,027	643	140	512	529	16,851	53,022	42,418	39·7	26
27	Buckinghamshire	1,817	8,372	1,623	713	150	12,219	1,316	138	560	465	14,698	31,991	25,593	57·4	27
28	Cambridgeshire..	2,171	14,397	2,443	1,313	846	18,644	1,674	301	1,084	585	22,288	45,185	36,149	61·6	28
29	Cornwall	1,333	3,800	333	256	..	3,103	499	51	333	107	4,093	18,156	14,518	28·1	29
30	Devonshire	17,196	108,172	5,723	5,970	4,094	33,964	1,529	206	590	800	37,089	261,078	208,861	17·7	30
31	Dorsetshire......	803	4,210	40	205	68	3,312	410	33	163	205	4,123	15,089	12,070	34·1	31
32	Essex	13,259	123,912	8,212	6,242	3,611	83,814	3,815	430	2,524	2,207	92,790	319,645	255,717	36·2	32
33	Glamorganshire..	6,139	77,697	3,402	1,440	386	35,853	1,942	207	1,399	753	40,154	254,478	203,584	19·7	33
34	Gloucestershire..	9,743	95,425	1,916	6,699	2,937	55,472	3,038	236	1,879	1,202	61,827	196,940	157,551	39·2	34
35	Hampshire	3,468	16,322	5,268	1,356	1,333	22,114	3,754	651	1,027	1,784	29,330	58,067	46,454	63·1	35
36	Herefordshire....	58	197	60	30	2	274	..	..	..	4	278	1,551	1,241	22·4	36
37	Hertfordshire....	1,343	10,222	1,483	378	241	7,673	907	230	580	383	9,773	23,402	18.724	52·1	37
38	Huntingdonshire.	650	2,094	630	176	..	4,489	339	71	222	295	5,416	10,485	8,389	64 5	38

39	Kent	24,078	198,274	14,035	10,745	8,036	154,765	10,842	2,195	6.223	7,576	181,601	501,579	401,270	45·2	39
40	Middlesex.........	9,254	22.701	8,066	3,210	219	60,950	2,851	715	2,190	2,751	69,457	145,329	116,264	59·7	40
41	Monmouthshire ..	3,940	31,834	1,682	1,617	857	37,495	1,836	325	2,665	590	42,911	103,140	82,512	52·0	41
42	Norfolk	3,122	14,138	947	1,337	407	15,444	927	79	531	279	17,260	56,337	45,069	38·2	42
43	Northampt'nshire	13,155	91,700	11.021	5,227	3,644	63,473	8,137	745	2,607	3.164	78,126	275,668	220,531	35·4	43
44	Oxfordshire......	4,407	46,052	8,282	2,463	663	37,920	2,183	590	1,410	1,001	48,104	127,569	102,056	42·2	44
45	Pembrokeshire ..	480	1,526	66	170	..	6,565	1	41	812	118	7,537	9,362	7,490	..	45
46	Somersetshire ..	5,067	25,933	2,293	1,099	181	23,157	1,414	56	651	620	25,898	89,265	71,412	36·2	46
47	Suffolk	5,149	34,222	2,124	2,316	2,642	33,019	2,562	195	967	1,018	37,761	106,544	85,237	44·3	47
48	Surrey	5,564	28,083	5,117	2,536	1,862	38,902	1,628	292	1,295	1,062	43,179	90,626	72,500	59·5	48
49	Sussex	2,427	15,420	1,574	948	176	13,291	248	100	594	625	14,853	38,631	30,905	48·0	49
50	Warwickshire....	4,889	23,720	17,488	1,919	4,264	31.941	3,285	512	2,871	1,685	40,294	109,635	87,709	45·9	50
51	Wiltshire	2,599	16,987	1,909	799	267	13,689	2,341	260	1,046	1,122	18,458	47,003	37,602	49·0	51
		147,058	1,055,075	107,602	61,799	37,234	834,780	58,669	8,939	34,999	31,184	968,571	3,013,192	2,410,559	40·1	

SUMMARY OF DISTRICTS.

1	Manchester	550,278	6,881,145	499,636	290,451	605,598	3,485,876	301,084	23,381	180,185	114,669	4,105,195	14,687,249	11,749,920	34·9	1
2	Newcastle........	140,099	1,436,750	67,884	75,668	113,644	1,159,630	187,704	44,163	110,152	88,001	1,589,650	4,846,705	3,877,371	40·9	2
3	London	147,058	1,055,075	107,602	61,799	37,234	834,780	58,669	8,939	34,999	31,184	968,571	3,013,192	2,410,559	40·1	3
		837,435	9,372,970	675,122	427,918	756,476	5,480,286	547,457	76,483	325,336	233,854	6,663,416	22,547,146	18,037,850	36·9	

CENSUS OF 1891.

The following statements are extracted from the preliminary report to the Right Honourable Charles T. Ritchie, M.P., *President of the Local Government Board, &c.*

TOTAL POPULATION OF ENGLAND AND WALES.

The total number of persons returned as living in England and Wales at 12 p.m. on April 5th, 1891, was 29,001,018.

This shows an increase of 3,026,579, or of 11·65 per cent upon the number returned at the previous enumeration of April, 1881.

Not only was this increase absolutely less than that of the preceding decennium, 1871–81, but the rate of increase was lower than in any previous decennial period in the century—that is, in any decennium since the first enumeration in this country.

Date of Enumeration.	Number of Inhabited Houses.	Population.			Increase of Population since last Census.	Decennial Rate of Increase per Cent.
		Persons.	Males.	Females.		
1801, Mar. 10.	1,575,923	8,892,536	4,254,735	4,637,801	..	..
1811, May 27.	1,797,504	10,164,256	4,873,605	5,290,651	1,271,720	14·30
1821, May 28.	2,088,156	12,000,236	5,850,319	6,149,917	1,835,980	18·06
1831, May 29.	2,481,544	13,896,797	6,771,196	7,125,601	1,896,561	15·80
1841, June 7.	2,943,945	15,914,148	7,777,586	8,136,562	2,017,351	14·52
1851, Mar. 31.	3,278,039	17,927,609	8,781,225	9,146,384	2,013,461	12·65
1861, April 8.	3,739,505	20,066,224	9,776,259	10,289,965	2,138,615	11·93
1871, April 3.	4,259,117	22,712,266	11,058,934	11,653,332	2,646,042	13·19
1881, April 4.	4,831,519	25,974,439	12,639,902	13,334,537	3,262,173	14·36
1891, April 5.	5,460,976	29,001,018	14,050,620	14,950,398	3,026,579	11·65

CENSUS OF 1891.

DIFFERENCE BETWEEN ESTIMATED AND ENUMERATED POPULATION.

Had the rate of increase remained as it was in 1871–81, the addition to the population would have amounted to 3,729,929, whereas it was in reality only 3,026,579; and, as official estimates of the population in the years following on an enumeration are based on the hypothesis that the preceding intercensal rate of growth has been maintained, the estimated population in April, 1891, was 703,350 in excess of the actual population. Such differences between estimates of this kind and reality are unavoidable when the interval between two consecutive enumerations is so long as a decennium.

The recent decline in the rate of growth may be due to either of two causes, namely, a falling off in the excess of births over deaths—that is, in the "natural increment"—or to an increase in the excess of emigrants* over immigrants. As a matter of fact, it was due to both these causes acting in combination.

NUMBER OF HOUSES.

Taking them as they stand, the inhabited houses numbered 5,460,976, showing an increase of 629,457, or of 13·0 per cent upon the number returned in 1881.

While the inhabited houses underwent this increase, the number of uninhabited houses and houses in process of construction actually declined. Of the former there were 380,117, and of the latter 38,407, whereas in 1881 the numbers had been respectively 386,676 and 46,414.

---

* "Emigrant," as used in this report, includes:—(1) Emigrants proper—that is, persons who have left the country to establish themselves outside Europe. (2) Persons who have gone abroad as travellers, &c. (3) Persons who have migrated from England and Wales to other parts of the United Kingdom. (4) Any persons who died in the decennium, but whose deaths were not registered at the date of the enumeration.

"Immigrant," of course, is used to include the opposites of these groups.

CENSUS OF 1891.

The average number of occupants to each inhabited house was 5·31, against 5·38 in 1881, and 5·33 in 1871.

INCREASE AND DECREASE IN THE LAST DECENNIUM.

In the following table the counties are arranged in the order of increase and decrease in the last decennium.

Table of Counties.

Counties showing Increase.	Increase per Cent, 1881–91.	Counties showing Increase.	Increase per Cent, 1881–91.
Essex	36·3	Yorkshire, West Riding	12·2
Glamorganshire	34·4	Sussex	12·2
Surrey	20·5	Middlesex	11·3
Monmouthshire	19·5	Northamptonshire	10·9
Durham	17·2	Staffordshire	10·4
Kent	16·8	Yorkshire, East Riding	9·4
Northumberland	16·7	Berkshire	9·2
Hampshire	16·3	Warwickshire	9·2
Leicestershire	16·3	Worcestershire	8·8
Derbyshire	14·3	Hertfordshire	8·4
Lancashire	13·7	Bedfordshire	7·5
Nottinghamshire	13·7	Cumberland	6·3
Cheshire	13·4	Yorkshire, North Riding	6·3

Counties showing Increase.	Increase per Cent, 1881–91.	Counties showing Decrease.	Decrease per Cent, 1881–91.
Denbighshire	5·4	Carnarvonshire	0·9
Buckinghamshire	5·1	Brecknockshire	1·2
Gloucestershire	4·8	Cornwall	2·4
Devonshire	4·7	Anglesey	2·6
Carmarthenshire	4·6	Huntingdonshire	2·9
Oxfordshire	3·6	Pembrokeshire	2·9
Suffolk	3·5	Rutlandshire	3·6
Somersetshire	3·2	Flintshire	4·0
Westmoreland	3·0	Herefordshire	4·3
Norfolk	2·7	Shropshire	4·7
Wiltshire	2·3	Merionethshire	5·3
Dorsetshire	1·8	Radnorshire	7·4
Cambridgeshire	1·7	Cardiganshire	10·9
Lincolnshire	0·6	Montgomeryshire	11·7

RATE OF INCREASE AND DECREASE IN DIFFERENT AREAS.

The increase of population was by no means equably spread over the country. In 271 of the 632 registration districts into which England and Wales are divided for registration purposes the returns show an actual falling-off in the number of inhabitants, and in 202 out of these 271 districts there had also been a decline of population between 1871 and 1881.

Even when larger areas, such as counties, are taken, there are some in which the population declined, while in the remainder the rates of increase were excessively unequal.

Speaking generally, the counties in which the rates of increase were highest are counties which are largely affected by the presence of London, namely, Essex, Surrey, and, in a lesser degree, Middlesex and Kent; or counties in which coal-mining is the predominant industry, such as Glamorganshire, Monmouthshire, Durham, and Northumberland. Then follow the manufacturing counties; while last of all come the rural counties, with rates of increase far below the general average, or with actual decrease. Of the fourteen counties that show a decrease, ten—namely, Brecknockshire, Pembrokeshire, Radnorshire, Montgomeryshire, Cardiganshire, Cornwall, Huntingdonshire, Rutlandshire, Herefordshire, and Shropshire—also showed declines in 1881.

There was a decline in no less than nine of the twelve Welsh counties, but, notwithstanding this, so great was the growth in Glamorganshire that the rate of increase for Wales as a whole was almost precisely the same as for England.

TOWNS WITH MORE THAN 50,000 INHABITANTS.

Among the towns are 62 with more than 50,000 inhabitants. The following is a list of these, arranged in the order of their populations. In some cases the boundaries of the towns have been extended since 1881, and when such is the case the population given for 1881 is the population at that date of the area as now extended:—

CENSUS OF 1891.

TOWNS WITH MORE THAN 50,000 INHABITANTS.

Urban Sanitary Districts or Towns.	Enumerated Population.		Increase per Cent.
	1881.	1891.	1881–91.
62 Towns	10,294,866	11,759,871	14·2
London	3,815,544	4,211,056	10·4
*Liverpool	552,508	517,951	†6·3
*Manchester	462,303	505,343	9·3
Birmingham	400,774	429,171	7·1
Leeds	309,119	367,506	18·9
Sheffield	284,508	324,243	14·0
Bristol	206,874	221,665	7·1
*Bradford	194,495	216,361	11·2
Nottingham	186,575	211,984	13·6
West Ham	128,953	204,902	58·9
*Kingston-upon-Hull	165,690	199,991	20·7
Salford	176,235	198,136	12·4
Newcastle-on-Tyne	145,359	186,345	28·2
Portsmouth	127,989	159,255	24·4
Leicester	122,376	142,051	16·1
Oldham	111,343	131,463	18·1
Sunderland	116,542	130,921	12·3
Cardiff	82,761	128,849	55·7
Blackburn	104,014	120,064	15·4
Brighton	107,546	115,402	7·3
Bolton	105,414	115,002	9·1
*Preston	96,537	107,573	11·4
Croydon	78,811	102,697	30·3
Norwich	87,842	100,964	14·9
Birkenhead	84,006	99,184	18·1
*Huddersfield	86,502	95,422	10·3
Derby	81,168	94,146	16·0
*Swansea	76,430	90,423	18·3
Ystradyfodwg	55,632	88,350	58·8
*Burnley	63,339	87,058	37·4

---

* The areas of these towns were extended in the decennium 1881–91, but in every case the population in 1881 relates to the town as constituted in 1891.

† Decrease.

CENSUS OF 1891.

TOWNS WITH MORE THAN 50,000 INHABITANTS.

Urban Sanitary Districts or Towns.	Enumerated Population.		Increase per Cent.
	1881.	1891.	1881–91.
Gateshead	65,803	85,709	30·3
Plymouth	73,794	84,179	14·1
Halifax	73,630	82,864	12·5
Wolverhampton	75,766	82,620	9·0
South Shields	56,875	78,431	37·9
Middlesbrough	55,934	75,516	35·0
*Walsall	59,402	71,791	20·9
Rochdale	68,866	71,458	3·8
Tottenham	36,574	71,336	95·0
St. Helens	57,403	71,288	24·2
Stockport	59,553	70,253	18·0
Aston Manor	53,842	68,639	27·5
*York	61,789	66,984	8·4
Southampton	60,051	65,325	8·8
*Leyton	27,026	63,106	133·5
Willesden	27,613	61,266	121·9
Northampton	51,881	61,016	17·6
*Reading	48,769	60,054	23·1
West Bromwich	56,295	59,489	5·7
Merthyr Tydvil	48,861	58,080	18·9
Ipswich	50,546	57,260	13·3
*Bury	54,717	57,206	4·5
Wigan	48,194	55,013	14·1
Hanley	48,361	54,846	13·4
Devonport	48,939	54,736	11·8
*Newport (Mon.)	38,469	54,695	42·2
*Warrington	42,552	52,742	23·9
*Coventry	44,831	52,720	17·6
Hastings	42,258	52,340	23·9
*Grimsby	40,010	51,876	29·7
Bath	51,814	51,843	0·1
*Barrow-in-Furness	47,259	51,712	9·4

---

* The areas of these towns were extended in the decennium 1881–91, but in every case the population in 1881 relates to the town as constituted in 1891.

CENSUS OF 1891.

SCOTLAND.

The Census of Scotland, taken on April 5th, 1891, shows that its population, inclusive of the Royal Navy and mercantile shipping in Scottish ports, amounted to 4,033,103 persons, of whom 1,951,461 were males, and 2,081,642 were females.

When compared with the Census of 1881, these numbers show a total increase of 297,530, being an increase of males of 151,986, and an increase of 145,544 females. The percentage of increase of the population of Scotland during the last decennium has been 7·96, the male sex alone being 8·45, and the female 7·52. These rates of increase, when compared with the corresponding former periods, are found (with the exception for the decennium 1851–61) to be the lowest recorded since the Census of 1801–11.

IRELAND.

On the night of April 5th, 1891, the population of Ireland consisted of 4,706,162 persons, viz., 2,317,076 males, and 2,389,086 females, being a decrease since 1881 of 468,674 persons, or 9·1 per cent; the decrease in the number of males being 8·5 per cent, and in females 9·6 per cent. Of the total population in 1891, 75·4 per cent were returned as Roman Catholics, 12·8 per cent as Protestant Episcopalians, 9·5 per cent as Presbyterians, and 1·2 per cent as Methodists.

BIRTHS, DEATHS, AND EMIGRATION.

The number of births registered in Ireland during the decade commencing on April 1st, 1881, and ending March 31st, 1891, was 1,147,432, and of deaths 879,779. The natural increase of the population would thus appear to have been 267,653. 768,105 persons having emigrated during the same period, the net result is a decrease of 500,452, being 31,788 more than the difference between the enumerated population in 1891 and the number returned in 1881.

ELEMENTARY EDUCATION ACT, 1891.

CHAPTER 56.

AN ACT TO MAKE FURTHER PROVISION FOR ASSISTING EDUCATION IN PUBLIC ELEMENTARY SCHOOLS IN ENGLAND AND WALES, 5TH AUGUST, 1891.

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows :—

I.—FEE-GRANT AND CONDITIONS THEREOF.

(1) After the commencement of this Act there shall be paid, out of moneys provided by Parliament, and at such times and in such manner as may be determined by regulations of the Education Department, a grant (in this Act called a fee-grant) in aid of the cost of elementary education in England and Wales at the rate of ten shillings a year for each child of the number of children over three and under fifteen years of age in average attendance at any public elementary school in England and Wales (not being an evening school) the managers of which are willing to receive the same, and in which the Education Department are satisfied that the regulations as to fees are in accordance with the conditions in this Act.

(2) If in any case there is a failure to comply with any of the conditions in this Act, and the Education Department are satisfied that there was a reasonable excuse for the failure, the Department may pay the fee-grant, but in that case shall, if the amount received from fees has exceeded the amount allowed by this Act, make a deduction from the fee-grant equal to that excess.

(3) For the purposes of section 19 of the Elementary Education Act, 1876, the fee-grant paid or payable to a school shall be reckoned as school pence to be met by the grant payable by the Education Department.

II.—LIMIT OF FEES IN SCHOOLS RECEIVING FEE-GRANT.

(1) In any school receiving the fee-grant—

(*a*) Where the average rate of fees received during the school year ended last before the first day of January, one thousand eight hundred and ninety-one, was not in excess of ten shillings a year for each child of the number of children in average attendance at the school, or

(*b*) For which an annual Parliamentary grant has not fallen due before the said first day of January, no fee shall, except as by this Act provided, be charged for children over three and under fifteen years of age.

(2) In any school receiving the fee-grant where the said average rate was so in excess, the fees to be charged for children over three and under fifteen years of

age shall not, except as by this Act provided, be such as to make the average rate of fees for all such children exceed for any school year the amount of the said excess.

III.—PROHIBITION OF CHARGES IN CERTAIN SCHOOLS RECEIVING FEE-GRANT.

In any school receiving the fee-grant, where the average rate charged and received in respect of fees and books, and for other purposes, during the school year ended last before the first day of January, one thousand eight hundred and ninety-one, was not in excess of ten shillings a year for each child of the number of children in average attendance at the school, no charge of any kind shall be made for any child over three and under fifteen years of age.

IV.—POWER TO MODIFY LIMIT OF FEES IN CERTAIN CASES.

(1) Notwithstanding anything hereinbefore contained, the Education Department, if they are satisfied that sufficient public school accommodation, without payment of fees, has been provided for a school district, and that the charge of school fees or the increase of school fees for children over three and under fifteen years of age in any particular school receiving the fee-grant is required owing to a change of population in the district, or will be for the educational benefit of the district, or any part of the district, may from time to time approve such charge or increase of fees in that school, provided that the ordinary fee for such children shall not exceed sixpence a week.

(2) The Education Department shall report annually to Parliament all cases in which they have sanctioned or refused the imposition or augmentation of fees under this section, with a statement of the amount of fee permitted.

(3) The Education Department may, if they think fit, make it an express condition of such approval that the amount received for any school year from the fees so charged or increased, or a specified portion of that amount, shall be taken in reduction of the fee-grant which would otherwise have been payable for that school year, and in that case the fee-grant shall be reduced accordingly.

V.—PROVISION FOR FREE SCHOOL ACCOMMODATION.

If at any time after the expiration of one year from the commencement of this Act it is represented to the Education Department that there is in any school district, or any part of a school district, an insufficient amount of public school accommodation without payment of fees for children over three and under fifteen years of age, for whom such accommodation is desired, and the Education Department are satisfied after inquiry that such is the case, the Department shall direct the deficiency to be supplied in the manner provided by sections 9 and 10 of the Elementary Education Act, 1870, and every other section enabling them in that behalf, with respect to the supply of public school accommodation; and the expression "public school accommodation" in that Act shall include public school accommodation without payment of fees.

Provided that whenever and so long as any deficiency in such last-mentioned public school accommodation in any district is in course of being supplied with due despatch, no requisition or order shall be issued in that behalf by the Education Department.

VI.—Power to Contribute from Fee-grant to Common School Fund.

The managers of two or more public elementary schools in the same or neighbouring school districts, not being schools provided by a school board, may pay the fee-grant, or part thereof, received by each school into a common fund for distribution, as may be arranged by them, between or among such schools.

Provided that the fee-grant received by each school in the first instance shall alone count as income of such school for the purposes of this Act, and of section 19 of the Elementary Education Act, 1876, and a contribution to a school from any such common fund shall not be reckoned as income of such school from other sources within the said section 19.

VII.—Grouping of Schools.

Where the managers of two or more public elementary schools in the same or neighbouring school districts agree to associate and elect a committee for the schools, any surplus income on the accounts for the school year of any of the associated schools may be paid into a common fund, out of which contributions may be made to any of the other associated schools; but the contributions received by any such school shall not be counted as income from other sources for the purpose of section 19 of the Elementary Education Act, 1876, so that no addition to the public charge may result from this section taken in conjunction with the said section 19. Provided that no board school shall under this section be associated with any public elementary school other than a board school.

VIII.—Explanation of 33 and 34 Vict., c. 75, s. 17.

Nothing in section 17 of the Elementary Education Act, 1870, shall prevent a school board from admitting scholars to any school provided by the board without requiring any fee.

IX.—Provision for Equality of Treatment.

Nothing in this Act shall give any preference or advantage to any school on the ground that it is or is not provided by a school board.

X.—Meaning of "School Year" and "Average Attendance."

In this Act the expression "school year" shall mean a year or other period for which an annual Parliamentary grant is for the time being paid or payable under the minutes of the Education Department; and the expression "average attendance" shall, for the purposes of the fee-grant, mean average attendance calculated in accordance with the minutes in force at the commencement of this Act.

XI.—REPEAL.

The Acts mentioned in the schedule to this Act are hereby repealed to the extent mentioned in the third column of that schedule.

XII.—COMMENCEMENT OF ACT.

This Act shall come into operation on the first day of September, one thousand eight hundred and ninety-one.

XIII.—SHORT TITLE AND CONSTRUCTION.

(1) This Act may be cited as the Elementary Education Act, 1891, and shall be construed as one with the Elementary Education Acts, 1870 to 1890.

(2) The Elementary Education Acts, 1870 to 1890, and this Act, may be cited collectively as the Elementary Education Acts, 1870 to 1891.

SCHEDULE.

ENACTMENTS REPEALED.

SESSION AND CHAPTER.	SHORT TITLE.	EXTENT OF REPEAL.
33 and 34 Vict., c. 75....	The Elementary Education Act, 1870.	Section twenty-six.
39 and 40 Vict., c. 79....	The Elementary Education Act, 1876.	Section eighteen.

TECHNICAL INSTRUCTION ACT, 1891.

CHAPTER 4.

AN ACT TO AMEND THE LAW RELATING TO TECHNICAL INSTRUCTION,
26TH MARCH, 1891.

BE it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows :—

I.—EXPLANATION OF POWERS OF LOCAL AUTHORITY AS TO TECHNICAL INSTRUCTION.—52 AND 53 VICT., C. 76.

(1) Subject to the conditions and restrictions contained in the Technical Instruction Act, 1889, a local authority may—

(*a*) Make such provision in aid of the technical or manual instruction for the time being supplied in a school or institution outside its district as may, in the opinion of the authority, be necessary for the requirements of the district, in cases where similar provision cannot be so advantageously made by aiding a school or institution within its district; and (*b*) Provide or assist in providing scholarships for or pay or assist in paying the fees of students ordinarily resident in the district of the local authority at schools or institutions within or outside that district.

(2) In distributing the provision made in aid of technical or manual instruction, the local authority may consider all the circumstances of the case, and shall not be bound to distribute the provision so made exclusively in proportion to the nature and amount of efficient technical or manual instruction supplied by those schools or institutions respectively.

II.—Application of Balances.—53 and 54 Vict., c. 60.

Any moneys received by a county council under sub-section (1) (*b*) of section 1 of the Local Taxation (Customs and Excise) Act, 1890, and directed by resolution of the county council to be appropriated or to be set aside for the purposes of technical or manual instruction, shall, although not expended or specifically contributed or allotted in whole or in part before the end of the financial year, remain applicable for such purposes, and shall not be applied in manner provided by sub-section (2) and the following sub-sections of section 23 of the Local Government Act, 1888 (51 and 52 Vict., c. 41), until the county council shall have made an order for such application.

Where a council shall have referred to a committee the question of appropriating to purposes of technical or manual instruction any sum consisting of the whole or any part of such moneys, this section, unless and until the council otherwise direct, shall, until the committee shall have made their report and the council shall have arrived at a decision thereon, or the appointment of the committee shall have been rescinded, apply to such sum as if the same had been directed by the council to be appropriated to such purposes.

III.—Construction of 53 and 54 Vict., c. 60, s. 1.

The expression "technical education," in section 1 of the Local Taxation (Customs and Excise) Act, 1890, shall be deemed to include both technical and manual instruction within the meaning of the Technical Instruction Acts, 1889 and 1891.

IV.—Short Title and Construction.

This Act may be cited as the Technical Instruction Act, 1891, and shall be construed as one with the Technical Instruction Act, 1889, and this Act and the Technical Instruction Act, 1889, may be cited together as the Technical Instruction Acts, 1889 and 1891.

PUBLIC ACTS OF PARLIAMENT PASSED DURING THE SESSION 1890-91.

*** *The figure before each Act denotes the Chapter.*

54 AND 55 VICTORIA.

1. An Act to provide for the supply of seed potatoes to occupiers and cultivators of land in Ireland.

2. An Act to authorise the transfer of the powers of the promoters of railway and tramway undertakings, under the Tramway (Ireland) Acts, to certain existing railway companies, and for other purposes.

3. An Act to amend the law relating to the custody of children.

4. An Act to amend the law relating to technical education or instruction.

5. An Act to provide, during twelve months, for the discipline of the regulations of the Army.

6. An Act to apply certain sums out of the Consolidated Fund to the service of the years ending March 31st, 1890-91-92.

7. An Act to amend the Seed Potatoes Supply (Ireland) Act, 1890.

8. An Act to make better provision for the recovery of tithe rent-charge in England and Wales.

9. An Act to make provisions in regard to the registration of certain writs in the divisions of the General Register of Sasines for Scotland.

10. An Act to make temporary provision for the business of the Middlesex Registry of Deeds.

11. An Act to remove certain disabilities of persons by reason of absence to be registered as voters of Parliamentary and local elections.

12. An Act to remove doubts as to the powers of public bodies in reference to provisional order Bills, under the Railway and Canal Traffic Act, 1888.

13. An Act to regulate the remuneration payable to clerks to commissioners of income tax and inhabited house duties, and to assessors and collectors thereof.

14. An Act to provide for the trial of civil causes in the City of London.

15. An Act to amend the Merchandise Marks Act, 1887.

16. An Act to extend to army schools the benefit of certain educational endowments.

PUBLIC ACTS OF PARLIAMENT PASSED DURING THE SESSION 1890–91.

17. An Act to facilitate the recovery of rent-charges and other payments owing to charities.

18. An Act for the removal of doubts arising under the Registration of Electors Acts.

19. An Act to enable Her Majesty, by Order in Council, to make special provision for prohibiting the catching of seals in Behring's Sea by Her Majesty's subjects during the period named in the Order.

20. An Act for the better preservation of the pollen fisheries in Ireland.

21. An Act to amend the law relating to savings banks.

22. An Act to enable urban authorities to provide and maintain museums and gymnasiums.

23. An Act to assist the managers of reformatory and industrial schools in advantageously launching into useful careers the children under their charge.

24. An Act to amend certain provisions of the law with respect to money charged on, or payable out of, the Consolidated Fund, and with respect to public accounts.

25. An Act to grant certain duties of Customs and Inland Revenue, and to amend the law relating to Customs and Inland Revenue.

26. An Act to make provision for paying off the British portion of the Russian Dutch Loan.

27. An Act to apply the sum of £15,930,000 out of the Consolidated Fund to the service of the year ending March 31st, 1892.

28. An Act to amend the law respecting the branding of herrings on the coast of Northumberland.

29. An Act to amend the law of Scotland as regards presumption of life.

30. An Act to amend the law relating to law agents and notaries public practising in Scotland.

31. An Act to enable Her Majesty in Council to carry into effect Conventions which may be made with foreign countries respecting ships engaged in the Postal Service.

32. An Act to amend the law relating to roads and streets in police burghs of Scotland.

33. An Act to amend the laws relating to the rating of allotments for sanitary purposes.

34. An Act to provide increased facilities for the raising of money by local authorities in Scotland by the issue of debenture stock or otherwise.

35. An Act to amend the Bills of Sale Act, 1890.

PUBLIC ACTS OF PARLIAMENT PASSED DURING THE SESSION 1890–91.

36. An Act to amend the law relating to the salaries and fees of consular officers.

37. An Act to carry into effect an international declaration respecting the North Sea Fisheries, and to amend the law relating to sea fisheries and salmon and fresh-water fisheries.

38. An Act to consolidate the law relating to the management of stamp duties.

39. An Act to consolidate the enactments granting and relating to the stamp duties on instruments, and certain other enactments relating to stamp duties.

40. An Act to provide compensation for owners of property suffering through the subsidence of the ground caused by pumping of brine.

41. An Act to regulate crofters' common grazing in Scotland.

42. An Act to further amend the Tramways (Ireland) Act, 1860.

43. An Act for preserving purchasers of stock from losses by forged transfers.

44. An Act to amend the law of trusts in Scotland.

45. An Act to provide for and regulate the user by purchasing tenants of Right of Turbary.

46. An Act to amend the Post-office Acts, and to make provision for the service of the Post-office.

47. An Act to amend the Metalliferous Mines Regulation Act, 1872, in its application to the Isle of Man.

48. An Act to provide further funds for the purchase of land in Ireland, and to make permanent the Land Commission, and to provide for the improvement of the congested districts in Ireland.

49. An Act to regulate the charges of returning officers at Parliamentary elections in Scotland.

50. An Act to amend the Commissioners for Oaths Act, 1889.

51. An Act to amend the law relating to the slander of women.

52. An Act to amend the Public Health (Scotland) Acts.

53. An Act to amend the Supreme Court of Judicature Acts.

54. An Act to facilitate the acquisition of ranges by volunteer corps and others.

55. An Act to apply a sum out of the Consolidated Fund to the service of the year ending March 31st, 1892, and to appropriate the supplies granted in this session of Parliament.

56. An Act to make further provision for assisting education in public elementary schools in England and Wales.

PUBLIC ACTS OF PARLIAMENT PASSED DURING THE SESSION 1890–91.

57. An Act to provide for the redemption of rent by long leaseholders and others.

58. An Act to make provision in regard to the construction and maintenance of certain works of public and local utility in the Western Highlands and islands of Scotland.

59. An Act to grant money for the purpose of certain local loans, and for other purposes relating to local loans.

60. An Act to continue various expiring laws.

61. An Act to facilitate the transfer of schools for science and art to local authorities.

62. An Act to further amend the Acts relating to the raising of money by the London County Council, and for other purposes.

63. An Act to confer further powers on County Councils and other authorities with respect to main roads and other highways and bridges.

64. An Act to transfer the Middlesex Registry of Deeds to the Land Registry, and provide for the conduct of the business thereof.

65. An Act to amend the Lunacy Act, 1890.

66. An Act to establish local registries of titles to land in Ireland.

67. An Act for further promoting the revision of the Statute Law by repealing enactments which have ceased to be in force or have become unnecessary.

68. An Act to alter the date of holding County Council elections, and to remove doubts respecting the holding of such elections.

69. An Act to amend the law relating to penal servitude and the prevention of crime.

70. An Act to amend the Markets and Fairs (Weighing of Cattle) Act, 1887.

71. An Act to amend the Labourers (Ireland) Acts.

72. An Act to amend the Coinage Act, 1870.

73. An Act to amend the Mortmain and Charitable Uses Act, 1888, and the law relating to mortmain and charitable uses.

74. An Act to amend and explain the Foreign Marriage Acts.

75. An Act to amend the law relating to factories and workshops.

76. An Act to consolidate and amend the laws relating to public health in London.

IMPORT DUTIES IN THE UNITED KINGDOM.

TABLE showing the several ARTICLES *subject to* IMPORT DUTIES *in the* UNITED KINGDOM, *and the* RATE *of* DUTY *levied upon each* ARTICLE, *according to the* TARIFF *in operation during the year 1890-91.*

ARTICLES.		Rates of Duty. £	s.	d.
COCOA	per lb.	0	0	1
Husks and Shells	per cwt.	0	2	0
Cocoa or Chocolate, ground, prepared, or in any way manufactured	per lb.	0	0	2
COFFEE, raw	per cwt.	0	14	0
Kiln-dried, roasted, or ground	per lb.	0	0	2
Coffee and Chicory, mixed	,,	0	0	2
CHICORY :—				
Raw or kiln-dried	per cwt.	0	13	3
Roasted or ground	per lb.	0	0	2
FRUIT :—				
Figs and Fig Cake, Plums, Prunes, and Raisins	per cwt.	0	7	0
Currants to 30th April, 1890	,,	0	7	0
,, from 1st May, 1890	,,	0	2	0
TEA to 30th April, 1890	per lb.	0	0	6
,, from 1st May, 1890	,,	0	0	4
TOBACCO—Unmanufactured, Stemmed or Unstemmed :—				
Containing in every 100lbs. weight thereof: 10lbs. or more of moisture	,,	0	3	2
Containing in every 100lbs. weight thereof: less than 10lbs. of moisture	,,	0	3	6
TOBACCO—Manufactured :—				
Cigars	,,	0	5	0
Cavendish or Negrohead	,,	0	4	6
Snuff containing in every 100lbs. weight thereof: more than 13lbs. of moisture	,,	0	3	9
Snuff containing in every 100lbs. weight thereof: not more than 13lbs. moisture	,,	0	4	6
Other Manufactured Tobacco, and Cavendish or Negrohead Manufactured in Bond from Unmanufactured Tobacco	,,	0	4	0

IMPORT DUTIES IN THE UNITED KINGDOM.

* Articles.		Rates of Duty.		
		£	s.	d.
Wine :—				
Imported in Casks and Bottles—				
Not exceeding 30° of Proof Spirit	per gallon.	0	1	0
Exceeding 30° but not exceeding 42° of Proof Spirit	,,	0	2	6
And for every degree or part of a degree beyond the highest above charged, an additional duty	,,	0	0	3
Additional duty on Sparkling Wine, according to Alcoholic strength—				
If proved not to exceed 15s. a gallon market value	,,	0	1	0
If exceeding 15s. a gallon market value	,,	0	2	6
Beer and Ale, the worts of which were, before fermentation, of a specific gravity of 1,055°	per barrel of 36 gal.	0	6	6
And so in proportion for any difference in gravity.				
Beer, Mum, and Spruce :—				
The worts of which were, before fermentation, of a specific gravity—				
Not exceeding 1,215°	,,	1	6	0
Exceeding 1,215°	,,	1	10	6
Spirits and Strong Waters :—				
For every gallon, computed at hydrometer proof, of Spirits of any description (except Perfumed Spirits), including Naphtha or Methylic Alcohol purified so as to be potable, and mixtures containing Spirits	per proof gallon.	0	10	10
For every gallon of Perfumed Spirits	per gallon.	0	17	3
Liqueurs, Cordials, or other preparations containing Spirits, in Bottle, not tested for strength	,,	0	14	8
Chloroform	per lb.	0	3	1
Chloral Hydrate	,,	0	1	3
Collodion	per gallon.	1	5	0
Ether, Acetic	per lb.	0	1	10
Ether, Butyric	per gallon.	0	15	8
Ether, Sulphuric	,,	1	6	2
Ethyl, Iodide of	,,	0	13	7
Soap, Transparent, in the manufacture of which Spirit has been used	per lb.	0	0	3
Cards, Playing	per doz. packs.	0	3	9
Plate, Gold—From April 30th, 1890		Free.		
,, Silver—From May 1st, 1890		Free.		

---

* The total number of articles and subdivisions of articles in the English Tariff of Import Duties was 53 in May, 1875, as compared with 397 in 1859, and 1,046 in 1840. No Export Duties are levied in the United Kingdom.

INCOME TAX RATES FROM ITS FIRST IMPOSITION IN 1842 TO THE PRESENT TIME.

From and to April 5th.	Income free under.	On £100 to £150.	On £100 and upw'ds.	Chancellor of the Exchequer.	Premier.
	£	Rate in the £			
1842 to 1846	150	—	7d.	Henry Goulburn.	Sir Robert Peel.
1846 ,, 1852	Do.	—	7d.	Sir Charles Wood.	Lord John Russell.
1852 ,, 1853	Do.	—	7d.	Benjamin Disraeli.	Earl of Derby.
1853 ,, 1854	100	5d.	7d.	William E. Gladstone.	Earl of Aberdeen.
1854 ,, 1855	Do.	10d.	1s. 2d.	Do.	Do.
1855 ,, 1857	Do.	11½d.	1s. 4d.	Sir G. Cornewall Lewis	Viscount Palmerston.
1857 ,, 1858	Do.	5d.	7d.	Do.	Do.
1858 ,, 1859	Do.	5d.	5d.	Do.	Do.
1859 ,, 1860	Do.	6½d.	9d.	Benjamin Disraeli.	Earl of Derby.
1860 ,, 1861	Do.	7d.	10d.	William E. Gladstone.	Viscount Palmerston.
1861 ,, 1863	*100	6d.	9d.	Do.	Do.
1863 ,, 1864	Do.	7d.		Do.	Do.
1864 ,, 1865	Do.	6d.		Do.	Do.
1865 ,, 1866	Do.	4d.		Do.	Do.
1866 ,, 1867	Do.	4d.		Do.	Earl Russell.
1867 ,, 1868	Do.	5d.		Benjamin Disraeli.	Earl of Derby.
1868 ,, 1869	Do.	6d.		George Ward Hunt.	Benjamin Disraeli.
1869 ,, 1870	Do.	5d.		Robert Lowe.	William E. Gladstone.
1870 ,, 1871	Do.	4d.		Do.	Do.
1871 ,, 1872	Do.	6d.		Do.	Do.
1872 ,, 1873	Do.	4d.		Do.	Do.
1873 ,, 1874	Do.	3d.		Do.	Do.
1874 ,, 1876	Do.	2d.		Sir Stafford Northcote	Benjamin Disraeli.
1876 ,, 1878	†150	3d.		Do.	Earl of Beaconsfield.
1878 ,, 1880	Do.	5d.		Do.	Do.
1880 ,, 1881	Do.	6d.		William E. Gladstone.	William E. Gladstone.
1881 ,, 1882	Do.	5d.		Do.	Do.
1882 ,, 1883	Do.	6½d.		Do.	Do.
1883 ,, 1884	Do.	5d.		Hugh C. E. Childers.	Do.
1884 ,, 1885	Do.	6d.		Do.	Do.
1885 ,, 1886	Do.	8d.		Sir M. Hicks-Beach.	Marquis of Salisbury.
1886 ,, 1887	Do.	8d.		Sir William Harcourt.	William E. Gladstone.
1886 ,, 1887	Do.	8d.		Ld. Randlph Churchill.	Marquis of Salisbury.
1887 ,, 1888	Do.	7d.		G. J. Goschen.	Do.
1888 ,, 1889	Do.	6d.		Do.	Do.
1889 ,, 1890	Do.	6d.		Do.	Do.
1890 ,, 1891	Do.	6d.		Do.	Do.

---

* Differential rate upon scale of incomes abolished. Incomes under £100 are exempt; and incomes of £100 and under £199 per annum have an abatement from the assessment of £60:—thus, £100 pays on £40; £160 upon £100; £199 upon £139; but £200 pays on £200.

† Under £150 exempt; if under £400 the tax is not chargeable upon the first £120.

AN ACCOUNT OF THE PUBLIC INCOME AND EXPENDITURE OF THE UNITED KINGDOM FOR THE YEAR ENDING MARCH 31st, 1891;

DISTINGUISHING THE SEVERAL AMOUNTS RAISED BY TAXATION AND THOSE RECEIVED FROM OTHER SOURCES OF REVENUE.

INCOME.	£	£
TAXATION :—		
Customs	19,480,000	
Excise	24,788,000	
Land Tax and House Duty	2,600,000	
Property and Income Tax	13,250,000	
Stamps	13,460,000	
		73,578,000
SERVICES UNDERTAKEN BY THE CROWN :—		
Postal	9,880,000	
Telegraphs	2,380,000	
Miscellaneous	127,264	
		12,387,264
CIVIL SERVICES—VARIOUS RECEIPTS :—		
Civil Departments, &c.	1,588,679	
Fee and Patent Stamps	809,860	
Customs	52,672	
Inland Revenue	30,739	
		2,481,950
MISCELLANEOUS :—		
Interest on Advances, &c.	241,935	
Crown Lands—Net Rents	430,000	
Profits from Bank of England	163,754	
Profit from Savings Banks	65,515	
Various Receipts	140,694	
		1,041,898
		£89,489,112

EXPENDITURE.	£	£
PUBLIC DEBT :—		
Interest and other Charges		28,703,104
Army	17,560,023	
Navy	14,125,358	
Post-office	5,682,562	
Telegraphs	2,272,000	
Packet Service	706,230	
		40,346,173
CIVIL SERVICES—VARIOUS PAYMENTS :—		
Civil Departments	16,040,131	
Customs	897,111	
Inland Revenue	1,746,336	
		18,683,578
Excess of Income over Expenditure		1,756,257
		£89,489,112

AVERAGE PRICE PER £100 *of the* THREE PER CENT CONSOLIDATED STOCK *of the* PUBLIC FUNDS *of the* UNITED KINGDOM, *in* EACH MONTH *in* EACH YEAR *from* 1875 *to* 1888, *and of the* NEW TWO-AND-THREE-QUARTER PER CENT CONSOLIDATED STOCK MONTHLY *from* MARCH, 1888, *to* DECEMBER, 1890.

MONTHS.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	New 2 3/4 per cent Consol. Stock.		
															1888.	1889.	1890.
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
January....	92 3/8	93 7/8	95 1/4	95 3/16	95 3/4	97 3/4	98 5/8	99 15/16	101 1/2	101 4/5	99 3/4	99 4/5	100 3/4	102 4/5	..	98 4/5	97 1/5
February...	92 13/16	94 3/16	95 13/16	95 9/16	96 1/4	98 1/8	98 15/16	99 7/8	102 1/4	101 1/3	99 1/4	100 4/5	100 3/4	102 2/5	..	99	97 1/3
March......	93	94 3/16	96 7/16	95 1/4	96 3/4	97 7/8	99 3/4	100 7/8	102 1/8	101 9/10	97 3/8	100 7/10	101 2/5	101 4/5	100 5/8	97 4/5	97 1/4
April	93 1/2	94 15/16	95 3/8	94 13/16	98 1/8	98 5/8	100 13/16	101 5/8	102 3/8	102 1/3	96 1/4	100 3/5	102 2/5	101	100 1/16	98 1/2	98
May........	94	96	94 1/4	96 3/16	98 3/4	99 1/4	102 5/16	102	101 7/8	101 1/2	99 1/4	101 2/5	103 1/8	101 1/5	99 1/4	99	98 1/5
June	93	94 1/4	94 1/2	95 7/8	97 1/4	98 3/8	100 3/8	100 1/4	100 1/2	100 1/16	99 3/4	100 9/10	101 5/6	100 1/2	99 9/16	98 1/5	97 1/5
July........	94 1/4	95 1/4	94 1/2	95 11/16	97 7/8	98 3/8	101 1/8	99 13/16	99 13/16	100 1/3	99 7/8	101 3/10	101 3/5	100 1/2	99 9/16	98 3/5	96 1/5
August	94 3/4	96 7/16	95 1/8	94 13/16	97 3/4	97 1/2	100 1/4	99 3/4	99 7/8	100 3/5	100	101 1/10	101 1/2	100 1/4	99 3/8	98 1/10	96 1/4
September..	94 3/8	95 7/8	95 1/2	94 13/16	97 3/4	97 3/4	99 1/8	99 7/8	100 5/8	101 1/6	100 1/8	100 9/10	101 3/10	100 2/5	98	97	95 2/5
October....	94 3/16	95 7/16	95 3/4	94 1/4	98	98 9/16	98 15/16	101 3/16	101 1/4	100 9/10	100 3/8	100 4/5	102 2/5	100 2/5	97 1/4	97	94 3/5
November...	94 5/8	95 3/4	96 11/16	95 11/16	98 1/4	99 15/16	100 1/4	102 1/16	101 11/16	100 1/2	100 1/2	101 3/5	103 1/6	101	97	97	94 3/5
December..	93 7/8	94	95 3/16	94 3/8	97 3/8	98 3/4	99 5/16	100 13/16	100 1/2	99 1/3	100	100 1/2	101 7/10	99 3/5	96 7/16	97 1/5	95 3/5
Average for the year..	93 3/4	95	95 3/8	95 3/16	97 1/2	98 3/8	100	100 1/2	101 3/16	101	99 1/3	100 4/5	101 4/5	101	..	98	96 1/3

AVERAGE MINIMUM RATE PER CENT *of* DISCOUNT CHARGED *by the* BANK *of* ENGLAND, *in* EACH MONTH *in* EACH YEAR *from 1875 to 1890.*

MONTHS.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	MONTHS.
Jan.......	$4\frac{1}{2}$	$4\frac{5}{8}$	2	$3\frac{1}{4}$	$4\frac{1}{2}$	3	$3\frac{5}{16}$	$5\frac{1}{16}$	$4\frac{3}{4}$	3	5	$3\frac{3}{5}$	5	$3\frac{2}{5}$	$4\frac{1}{10}$	6	Jan.
Feb.......	$3\frac{1}{8}$	4	2	2	3	3	$3\frac{1}{4}$	$5\frac{13}{16}$	$3\frac{3}{4}$	$3\frac{11}{28}$	5	$2\frac{4}{7}$	4	$2\frac{2}{5}$	3	$5\frac{4}{7}$	Feb.
March....	$3\frac{1}{2}$	$3\frac{7}{8}$	2	$2\frac{1}{8}$	$2\frac{3}{8}$	3	3	4	3	$3\frac{6}{81}$	$3\frac{55}{62}$	2	$3\frac{1}{2}$	$2\frac{1}{8}$	3	$4\frac{1}{3}$	March.
April	$3\frac{1}{2}$	$2\frac{7}{8}$	2	3	$2\frac{1}{8}$	3	3	3	3	$2\frac{1}{2}$	$3\frac{1}{2}$	2	$2\frac{2}{3}$	2	$2\frac{3}{5}$	$3\frac{2}{5}$	April.
May.......	$3\frac{1}{2}$	2	$2\frac{7}{8}$	3	2	3	$2\frac{1}{2}$	3	$3\frac{11}{16}$	$2\frac{1}{2}$	$2\frac{23}{31}$	$2\frac{4}{5}$	2	$2\frac{3}{5}$	$2\frac{1}{2}$	3	May.
June......	$3\frac{1}{2}$	2	3	$2\frac{1}{2}$	2	$2\frac{3}{4}$	$2\frac{1}{2}$	3	4	$2\frac{1}{3}$	2	$2\frac{3}{5}$	2	$2\frac{3}{5}$	$2\frac{1}{2}$	$3\frac{1}{6}$	June.
July.......	3	2	$2\frac{1}{4}$	$3\frac{1}{2}$	2	$2\frac{1}{2}$	$2\frac{1}{2}$	3	4	2	2	$2\frac{1}{2}$	2	$2\frac{1}{2}$	$2\frac{1}{2}$	4	July.
August...	$2\frac{1}{4}$	2	$2\frac{1}{8}$	$4\frac{5}{8}$	2	$2\frac{1}{2}$	$2\frac{15}{16}$	$3\frac{13}{16}$	4	2	2	$2\frac{3}{5}$	$2\frac{4}{5}$	$2\frac{4}{5}$	3	$4\frac{2}{3}$	August.
Sept.	2	2	3	5	2	$2\frac{1}{2}$	4	$4\frac{7}{16}$	$3\frac{13}{16}$	2	2	$3\frac{1}{2}$	4	$3\frac{3}{5}$	$4\frac{1}{10}$	$4\frac{1}{5}$	Sept.
October..	$3\frac{1}{8}$	2	$4\frac{1}{2}$	$5\frac{1}{2}$	2	$2\frac{1}{2}$	$3\frac{3}{16}$	5	3	$2\frac{5}{6}$	2	$3\frac{3}{5}$	4	5	5	5	October.
Nov.......	$3\frac{1}{2}$	2	$4\frac{7}{8}$	$5\frac{5}{8}$	$2\frac{7}{8}$	$2\frac{1}{2}$	5	5	3	$4\frac{5}{6}$	$2\frac{19}{30}$	4	4	5	5	$5\frac{4}{5}$	Nov.
Dec.......	3	2	4	5	3	$2\frac{7}{8}$	5	5	3	5	$3\frac{15}{31}$	$4\frac{1}{2}$	4	5	5	$5\frac{1}{10}$	Dec.
Average for the year...	$3\frac{1}{4}$	$2\frac{5}{8}$	$2\frac{7}{8}$	$3\frac{3}{4}$	$2\frac{3}{8}$	$2\frac{3}{4}$	$3\frac{1}{2}$	$4\frac{1}{8}$	$3\frac{9}{16}$	$2\frac{19}{20}$	3	3	$3\frac{1}{3}$	$3\frac{1}{5}$	$3\frac{1}{2}$	$4\frac{1}{2}$	Average for the year.

DEALINGS WITH LAND.

SCALE OF LAW COSTS ON THE SALE, PURCHASE, OR MORTGAGE OF REAL PROPERTY, HOUSES, OR LAND.

	For the 1st £1,000.			For the 2nd and 3rd £1,000.			For the 4th and each subsequent £1,000 up to £10,000.			For each subseq'ent £1,000 up to £100,000.*		
	Per £100.			Per £100.			Per £100.			Per £100.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Vendor's solicitor for negotiating a sale of property by private contract	1	0	0	1	0	0	0	10	0	0	5	0
Do., do., for conducting a sale of property by public auction, including the conditions of sale—												
When the property is sold	1	0	0	0	10	0	0	5	0	0	2	6
When the property is not sold, then on the reserve price†	0	10	0	0	5	0	0	2	6	0	1	3
Do., do., for deducing title to freehold, copyhold, or leasehold property, and perusing and completing conveyance (including preparation of contract, or conditions of sale, if any)	1	10	0	1	0	0	0	10	0	0	5	0
Purchaser's solicitor for negotiating a purchase of property by private contract ..	1	0	0	1	0	0	0	10	0	0	5	0
Do., do., for investigating title to freehold, copyhold, or leasehold property, and preparing and completing conveyance (including perusal and completion of contract, if any)	1	10	0	1	0	0	0	10	0	0	5	0
Mortgagor's solicitor for deducing title to freehold, copyhold, or leasehold property, perusing mortgage, and completing....	1	10	0	1	0	0	0	10	0	0	5	0
Mortgagee's solicitor for negotiating loan.	1	0	0	1	0	0	0	5	0	0	2	6
Do., do., for investigating title to freehold, copyhold, or leasehold property; and preparing and completing mortgage...	1	10	0	1	0	0	0	10	0	0	5	0

Vendor's or mortgagor's solicitor for procuring execution and acknowledgment of deed by a married woman, £2. 10s. extra.

Where the prescribed remuneration would amount to less than £5 the prescribed remuneration is £5, except on transactions under £100, in which case the remuneration of the solicitor for the vendor, purchaser, mortgagor, or mortgagee, is £3.

---

* Every transaction exceeding £100,000 to be charged for as if it were for £100,000.

† A minimum charge of £5 to be made whether a sale is effected or not.

DEALINGS WITH LAND.

Scale of Law Costs as to Leases, or Agreements for Leases, at Rack Rent (other than a Mining Lease, or a Lease for Building Purposes, or Agreement for the same).

LESSOR'S SOLICITOR FOR PREPARING, SETTLING, AND COMPLETING LEASE AND COUNTERPART.

Where the rent does not exceed £100, £7. 10s. per cent on the rental, but not less in any case than £5.

Where the rent exceeds £100, and does not exceed £500, £7. 10s. in respect of the first £100 of rent, and £2. 10s. in respect of each subsequent £100 of rent.

Where the rent exceeds £500, £7. 10s. in respect of the first £100 of rent, £2. 10s. in respect of each £100 of rent up to £500, and £1 in respect of every subsequent £100.

Lessee's solicitor for perusing draft and completing—one-half of the amount payable to the lessor's solicitor.

Scale of Law Costs as to Conveyances in Fee, or for any other Freehold Estate reserving rent, or Building Leases reserving rent, or other Long Leases not at Rack Rent (except Mining Leases), or Agreements for the same respectively.

VENDOR'S OR LESSOR'S SOLICITOR FOR PREPARING, SETTLING, AND COMPLETING CONVEYANCE AND DUPLICATE, OR LEASE AND COUNTERPART.

Amount of Annual Rent.	Amount of Remuneration.
Where it does not exceed £5 ..	£5.
Where it exceeds £5, and does not exceed £50	The same payment as on a rent of £5, and also 20 per cent on the excess beyond £5.
Where it exceeds £50, but does not exceed £150	The same payment as on a rent of £50, and 10 per cent on the excess beyond £50.
Where it exceeds £150	The same payment as on a rent of £150, and 5 per cent on the excess beyond £150.

Where a varying rent is payable the amount of annual rent is to mean the largest amount of annual rent.

Purchaser's or lessee's solicitor for perusing draft and completing—one-half of the amount payable to the vendor's or lessor's solicitor.

THE DEATH DUTIES.

PROBATE AND ACCOUNT DUTY.

This duty is now regulated by 44 Vict., cap. 12 (1881), and 52 Vict., cap. 7, and is payable on personal estate on the Affidavits for Probate and Letters of Administration; and also on the accounts which have to be rendered in special cases of benefits accruing to anyone by reason of the death of another person.

The rates of duty are as follow:—

Under £100 no duty.

Where value exceeds £100 and not £500, £1 for each £50, or fraction of £50.
,, ,, £500 ,, £1,000, £1. 5s. ,, ,, ,,
,, ,, £1,000, £3 for each £100, or fraction of £100.

Where the gross value of an estate does not exceed £300, a fixed duty of 30s. only is payable to cover all duties.

In the case of persons dying domiciled in the United Kingdom, debts and funeral expenses are deducted before calculating the duty except where the value of the whole personal estate does not exceed £300.

ESTATE DUTY.

This duty was created and is regulated by 52 Vict., cap. 7, and is payable in respect of personal and real estate.

With regard to personal estate, the duty is payable where on application for probate or administration granted on or after 1st June, 1889, the value of the estate and effects in respect whereof probate duty is charged exceeds £10,000, or where the value of personal or movable property included in an account delivered on or after 1st June, 1889, exceeds £10,000.

With regard to real estate, the duty is payable where the value of any succession upon the death of any person dying on or after 1st June, 1889, exceeds £10,000, and where the value of any succession to real property under the will or intestacy of any person so dying does not exceed £10,000, but such value together with the value of any other benefit taken by the successor under such will or intestacy exceeds £10,000.

The rate of duty payable is £1 for each £100 or a fraction of £100 of value of the estate and effects, or of the personal or movable property, or of the succession, as the case may be.

THE DEATH DUTIES.

LEGACY DUTY.

This duty is regulated by 55 Geo. iii., cap. 184, and 51 Vict., cap. 8, and is payable in respect of personal estate.

The rates of duty are as follows :—

Description of Legatee.	If payable out of Real Estate, and the deceased died before 1st July, 1888, or out of Personal Estate whenever deceased died.	If payable out of Real Estate, and the deceased died on or after 1st July, 1888.
Children of the deceased and their descendants, or the father or mother or any lineal ancestor of the deceased, or the husbands or wives of any such persons	£1 per cent.	£1. 10s. per cent.
Brothers and sisters of the deceased and their descendants, or the husbands or wives of any such persons	£3 ,,	£4. 10s. ,,
Brothers and sisters of the father or mother of the deceased and their descendants, or the husbands or wives of any such persons	£5 ,,	£6. 10s. ,,
Brothers and sisters of a grandfather or grandmother of the deceased and their descendants, or the husbands or wives of any such persons	£6 ,,	£7. 10s. ,,
Any person in any other degree of collateral consanguinity, or strangers in blood to the deceased	£10 ,,	£11. 10s. ,,

SUCCESSION DUTY.

This duty is regulated by 16 and 17 Vict., cap. 51, and 51 Vict., cap. 8, and is payable in respect of real estate, including leaseholds.

The rates of duty are as follows :—

Description of Successor.	Where the deceased died before the 1st July, 1888.	Where the deceased died on or after the 1st July, 1888.
Lineal issue or lineal ancestor of the predecessor, or the husband or wife of any such person	£1 per cent.	£1. 10s. per cent.
Brothers and sisters of the predecessor and their descendants, or the husbands or wives of any such persons	£3 ,,	£4. 10s. ,,
Brothers and sisters of the father or mother of the predecessor and their descendants, or the husbands or wives of any such persons	£5 ,,	£6. 10s. ,,
Brothers and sisters of a grandfather or grandmother of the predecessor and their descendants, or the husbands or wives of any such persons	£6 ,,	£7. 10s. ,,
Persons of more remote consanguinity, or strangers in blood	£10 ,,	£11. 10s. ,,

THE DEATH DUTIES.

The husband or wife of deceased is exempt from legacy or succession duty.

Legacy duty is payable on the capital value.

Succession duty is paid on the value of an annuity equal to the net income of the property, which annuity would continue during the life of the successor.

Where the whole personal estate does not exceed £300 no legacy duty is payable.

All pecuniary legacies, residues, or share of residue, although not of the amount of £20, are subject to duty.

In case of persons dying leaving issue, the probate duty covers all legacy duty which would formerly have been paid by such issue.

Where the principal value of the whole succession or successions does not exceed £100 no succession duty is payable.

Persons domiciled in the United Kingdom pay legacy duty on all movable property wherever situate.

Persons domiciled abroad are altogether exempt from legacy duty on movable property.

By the Customs and Inland Revenue Act, 1885 (48 and 49 Vict., c. 51), a yearly duty of 5 per cent is to be levied upon the net annual value, income or profits, of the real and personal property of any body, corporate or incorporate. But there are a number of exemptions, the most important of which are:—Property belonging to the counties and certain other public bodies, charities, friendly societies, savings banks, and trading concerns.

◆

¶ THE INTESTATES' ESTATES ACT, 1890,

Provides that when a man dies after the first of September, 1890, leaving a widow but no issue, if the net value of his real and personal estate does not exceed £500 all shall belong to the widow. If the estate exceeds £500 the widow is to have a charge on it for that amount, with interest at 4 per cent until payment. This Act does not apply to Scotland.

RULES BY WHICH THE PERSONAL ESTATES OF PERSONS DYING INTESTATE ARE DISTRIBUTED.

If the Intestate die leaving	*His representatives take in the proportion following:—*
Wife and child, or children	One-third to wife, rest to child or children; and if children are dead, then to the representatives (that is, their lineal descendants), except such child or children, not heirs-at-law, who had estate by settlement of intestate, or were advanced by him in his lifetime, equal to other shares.
¶ Wife only, no relations	Half to wife, rest to Crown.
¶ Wife, no near relations	Half to wife, rest to next-of-kin in equal degree to intestate, or their legal representatives.
No wife or child	All to next-of-kin and their legal representatives
No wife, but child, children, or representatives of them, whether such child or children by one or more wives	All to him, her, or them.
Children by two wives	Equally to all.
If no child, children, or representatives of them	All to next-of-kin in equal degree to intestate.
Child, and grandchild by deceased child	Half to child, half to grandchild, who takes by representation.
Husband	Whole to him.
Father, and brother or sister	Whole to father.
Mother, and brother or sister	Whole to them equally.
¶ Wife, mother, brothers, sisters, and nieces (daughters of deceased brother or sister)	Half to wife, residue to mother, brothers, sisters, and nieces.
¶ Wife, and father	Half to wife, and half to father.
¶ Wife, mother, nephews, and nieces	Half to wife, one-fourth to mother, and other fourth to nephews and nieces.
¶ Wife, brothers or sisters, and mother	Half to wife, half to brothers or sisters, and mother
Mother, but no wife, child, father, brother, sister, nephew, or niece	The whole to mother.
¶ Wife, and mother	Half to wife, half to mother.
Brother or sister of whole blood, and brother or sister of half blood	Equally to both.
Posthumous brother or sister, and mother	Equally to both.
Posthumous brother or sister, and brother or sister born in lifetime of father	Equally to both.
Father's father, and mother's mother	Equally to both.
Uncle or aunt's children, and brother's or sister's grandchildren	Equally to all.
Grandmother, uncle, or aunt	All to grandmother.
Two aunts, nephew, and niece	Equally to all.
Uncle, and deceased uncle's child	All to uncle.
Uncle by mother's side, and deceased uncle or aunt's child	All to uncle.
Nephew by brother, and nephew by half-sister	Equally *per capita*.*
Nephew by deceased brother, and nephews and nieces by deceased sister	Each in equal shares *per capita*, and not *per stirpes*.
Brother and grandfather	Whole to brother.
Brother's grandson, and brother or sister's daughter	All to brother or sister's daughter.
Brother and two aunts	All to brother.
¶ Brother, and wife	Half to brother, half to wife.
¶ Wife, mother, and children of a deceased brother (or sister)	Half to wife, a fourth to mother, and a fourth *per stirpes* to deceased brother's or sister's children.
¶ Wife, brother, or sister, and children of a deceased brother or sister	Half to wife, one-fourth to brother or sister, one-fourth to deceased brother's or sister's children *per stirpes*.
Brother or sister, and children of a deceased brother or sister	Half to brother or sister, half to children of deceased brother or sister *per stirpes*.
Grandfather, no nearer relation	All to grandfather.

* That is, taking individually, and not by representation. Thus, if A die, leaving three brothers or sisters, they each take an equal part of his effects in his or her own right. But if either of them die, leaving children, his children would take his share *per stirpes*, that is *through him*, and not in their own rights.

By the Act 19 & 20 Vict., cap. 94, all special *local* customs relating to the estates of intestates are abolished so far as they affect personal property.

¶ See Intestates' Estates Act, 1890, on previous page.

EXPECTATION OF LIFE.

Expectation of Life Tables were constructed by the late Dr. Farr, of the General Register Office, and were calculated on the death-rates of 1838-54; but since that time very important changes have occurred in the death-rates at different ages; and consequently new tables have been constructed by Dr. W. Ogle, who succeeded Dr. Farr, on the basis of the death-rates of 1871-80. The following table gives the results both of the older and the later calculations; the first two columns in the male and female parts, respectively, giving the survivors at each year of life out of a million born of the corresponding sex, by the older and the newer calculation; and the two other columns giving similarly the expectation of life at each year.

AGE.	MALES.				FEMALES.				AGE.
	Of 1,000,000 Born, the Number Surviving at the end of each Year of Life.		Mean After-lifetime (Expectation of Life).		Of 1,000,000 Born, the Number Surviving at the end of each Year of Life.		Mean After-lifetime (Expectation of Life).		
	1838-54.	1871-80.	1838-54.	1871-80.	1838-54.	1871-80.	1838-54.	1871-80.	
Col'mn	1	2	3	4	5	6	7	8	Col'mn
0	1,000,000	1,000,000	39·91	41·35	1,000,000	1,000,000	41·85	44·62	0
1	836,405	841,417	46·65	48·05	865,288	871,266	47·31	50·14	1
2	782,626	790,201	48·83	50·14	811,711	820,480	49·40	52·22	2
3	754,849	763,737	49·61	50·86	782,990	793,359	50·20	52·99	3
4	736,845	746,587	49·81	51·01	764,060	775,427	50·43	53·20	4
5	723,716	734,068	49·71	50·87	750,550	762,622	50·33	53·08	5
6	713,881	726,815	49·39	50·38	740,584	755,713	50·00	52·56	6
7	706,156	721,103	48·92	49·77	732,771	750,276	49·53	51·94	7
8	699,688	716,309	48·37	49·10	726,116	745,631	48·98	51·26	8
9	694,346	712,337	47·74	48·37	720,537	741,727	48·35	50·53	9
10	689,857	708,990	47·05	47·60	715,769	738,382	47·67	49·76	10
11	685,982	706,146	46·31	46·79	711,581	735,405	46·95	48·96	11
12	682,512	703,595	45·54	45·96	707,770	732,697	46·20	48·13	12
13	679,256	701,200	44·76	45·11	704,155	730,122	45·44	47 30	13
14	676,057	698,840	43·97	44·26	700,581	727,571	44·66	46·47	14
15	672,776	696,419	43·18	43·41	696,917	724,956	43·90	45 63	15
16	669,296	693,695	42·40	42·58	693,050	722,084	43·14	44·81	16
17	665,529	690,746	41·64	41·76	688,894	718,993	42·40	44·00	17
18	661,402	687,507	40·90	40·96	684,378	715,622	41·67	43·21	18
19	656,868	683,941	40·17	40·17	679,463	711,946	40·97	42·43	19
20	651,903	680,033	39·48	39·40	674,119	707,949	40·29	41·66	20
21	646,502	675,769	38·80	38·64	668,345	703,616	39·63	40·92	21
22	641 028	671,344	38·13	37·89	662,474	699,141	38 98	40·18	22
23	635,486	666,754	37·46	37·15	656,509	694,521	38·33	39·44	23
24	629,882	661,997	36·79	36·41	650,463	689,759	37·68	38·71	24
25	624,221	657,077	36·12	35·68	644,342	684,858	37·04	37 98	25
26	618,503	651,998	35·44	34·96	638,148	679,822	36·39	37·26	26
27	612,731	646,757	34·77	34·24	631,891	674,661	35·75	36·54	27
28	606,906	641,353	34·10	33·52	625,575	669,372	35·10	35·83	28
29	601,026	635,778	33·43	32·81	619,201	663,959	34·46	35·11	29
30	595,089	630,038	32·76	32·10	612,774	658,418	33·81	34·41	30
31	589,094	624,124	32·09	31·40	606,296	652,747	33·17	33·70	31
32	583,036	618,056	31·42	30·71	599,769	646,957	32·53	33·00	32
33	576,912	611,827	30 74	30·01	593,196	641,045	31·88	32·30	33
34	570,716	605,430	30·07	29·33	586,575	635,003	31·23	31·60	34
35	564,441	598,860	29·40	28·64	579,908	628,842	30·59	30·90	35
36	558,083	592,107	28·73	27·96	573,192	622,554	29·94	30·21	36
37	551,634	585,167	28·06	27·29	566,431	616,144	29·29	29·52	37
38	545,084	578,019	27·39	26·62	559,619	609,599	28·64	28·83	38
39	538,428	570,656	26·72	25·96	552,758	602,924	27·99	28·15	39
40	531,657	563,077	26·06	25·30	545,844	596,113	27·34	27·46	40
41	524,761	555,254	25·39	24·65	538,876	589,167	26·69	26·78	41
42	517,734	547,288	24·73	24·00	531,849	582,104	26·03	26·10	42
43	510,567	539,161	24·07	23·35	524,765	574,919	25·38	25·42	43
44	503,247	530,858	23·41	22·71	517,617	567,612	24·72	24·74	44

EXPECTATION OF LIFE.

AGE.	MALES.				FEMALES.				AGE.
	OF 1,000,000 BORN, THE NUMBER SURVIVING AT THE END OF EACH YEAR OF LIFE.		MEAN AFTER-LIFETIME (EXPECTATION OF LIFE).		OF 1.000,000 BORN, THE NUMBER SURVIVING AT THE END OF EACH YEAR OF LIFE.		MEAN AFTER-LIFETIME (EXPECTATION OF LIFE).		
	1838-54.	1871-80.	1838-54.	1871-80.	1838-54.	1871-80.	1838-54.	1871-80.	
Col'mn	1	2	3	4	5	6	7	8	Col'mn
45	495,770	522,374	22·76	22·07	510,403	560,174	24·06	24·06	45
46	488,126	513,702	22·11	21·44	503,122	552,602	23·40	23·38	46
47	480,308	504,836	21·46	20·80	495,768	544,892	22·74	22·71	47
48	472,306	495,761	20·82	20·18	488,339	537·043	22·08	22·03	48
49	464,114	486,479	20·17	19·55	480,833	529,048	21·42	21·36	49
50	455,727	476.980	19·54	18·93	473,245	520,901	20·75	20·68	50
51	447,139	467,254	18·90	18·31	465,572	512,607	20·09	20·01	51
52	438,099	457,022	18·28	17·71	457,814	504,188	19·42	19·34	52
53	428,801	446,510	17·67	17·12	449,966	495.645	18·75	18·66	53
54	419,256	435,729	17·06	16·53	442,027	486,973	18·08	17·98	54
55	409,460	424,677	16·45	15·95	433,331	477,440	17·43	17·33	55
56	399,408	413,351	15·86	15·37	424,239	467,443	16·79	16·69	56
57	389,088	401,740	15·26	14·80	414,761	456,992	16·17	16·06	57
58	378,481	389,827	14·68	14·24	404,895	446,079	15·55	15·45	58
59	367,570	377,591	14·10	13·68	394,636	434,695	14·94	14·84	59
60	356,330	365,011	13·53	13·14	383,974	422,835	14·34	14·24	60
61	344,744	352,071	12·96	12·60	372,895	410.477	13·75	13·65	61
62	332,789	338,820	12·41	12·07	361,387	397,644	13·17	13·08	62
63	320,451	325,256	11·87	11·56	349,436	384,319	12·60	12·51	63
64	307,720	311,368	11·34	11·05	337,031	370,495	12·05	11·96	64
65	294.588	297,156	10·82	10·55	324,165	356,165	11·51	11·42	65
66	281,064	282,638	10·32	10·07	310,833	341,326	10·98	10·90	66
67	267,160	267,829	9·83	9·60	297,048	325,988	10·47	10·39	67
68	252,901	252,763	9·36	9·14	282,819	310,170	9·97	9·89	68
69	238,328	237,487	8·90	8·70	268,177	293,899	9·48	9·41	69
70	223,490	222,056	8·45	8·27	253,161	277,225	9·02	8·95	70
71	208,453	206,539	8·03	7·85	237,822	260,207	8·57	8·50	71
72	193,297	190,971	7·62	7·45	222,230	242,934	8·13	8·07	72
73	178,114	175,449	7·22	7·07	206,464	225,497	7·71	7·65	73
74	163,003	160,074	6·85	6·70	190,620	208,003	7·31	7·25	74
75	148,076	144,960	6·49	6·34	174,800	190,566	6·93	6·87	75
76	133,453	130,227	6·15	6·00	159,126	173,316	6·56	6·51	76
77	119,251	115.986	5·82	5·68	143,722	156,392	6·21	6·16	77
78	105,592	102,359	5·51	5·37	128,711	139,927	5·88	5·82	78
79	92,587	89,449	5·21	5·07	114,229	124,065	5·56	5·50	79
80	80,343	77,354	4·93	4·79	100,394	108,935	5·26	5·20	80
81	68,946	66,153	4·66	4·51	87,328	94,662	4·98	4·90	81
82	58,471	55,842	4·41	4·26	75,119	81,305	4·71	4·63	82
83	48,970	46.489	4·17	4·01	63,862	68,966	4·45	4·37	83
84	40,471	38,132	3·95	3·58	53,615	57,723	4·21	4·12	84
85	32,979	30,785	3·73	3·56	44,419	47,631	3·98	3·88	85
86	26,476	24,436	3·53	3·36	36,284	38,710	3·76	3·66	86
87	20,926	19,054	3·34	3·17	29,202	30,958	3·56	3·46	87
88	16.268	14,576	3·16	2·99	23,135	24,338	3·36	3·26	88
89	12,428	10,926	3·00	2·82	18,027	18,788	3·18	3·08	89
90	9,321	8,015	2·84	2·66	13,802	14,225	3·01	2·90	90
91	6,859	5,748	2·69	2·51	10,376	10,558	2·85	2·74	91
92	4.946	4,025	2·55	2·37	7,650	7,658	2·70	2·58	92
93	3,492	2,749	2·41	2·24	5,526	5,429	2·55	2·44	93
94	2,411	1,828	2·29	2·12	3,908	3,756	2·42	2·30	94
95	1,628	1,183	2·17	2·01	2,704	2,533	2·29	2·17	95
96	1,071	742	2·06	1·90	1,827	1,661	2·17	2·11	96
97	688	452	1·95	1·81	1,204	1,057	2·06	2·03	97
98	430	266	1·85	1·72	774	653	1·96	1·83	98
99	262	151	1·76	1·65	483	389	1·86	1·73	99
100	154	82	1·68	1·61	295	225	1·76	1·62	100

THE QUEEN AND ROYAL FAMILY.

THE QUEEN.—Victoria, of the United Kingdom of Great Britain and Ireland, &c., Queen, Defender of the Faith. Her Majesty was born at Kensington Palace, May 24, 1819; succeeded to the throne, June 20, 1837, on the death of her uncle King William IV.; was crowned June 28, 1838; and married, February 10, 1840, to his Royal Highness Prince Albert. Her Majesty is the only child of his late Royal Highness Edward, Duke of Kent, son of King George III. The children of Her Majesty are :—

1. Her Royal Highness Victoria Adelaide Mary Louisa, Princess Royal of England and Prussia, born November 21, 1840, and married to his Royal Highness Frederick Wilhelm, the Crown Prince of Germany, January 25, 1858, afterwards the Emperor of Germany, and has issue, living, three sons and four daughters.

2. His Royal Highness Albert Edward, Prince of Wales, born November 9, 1841, married, March 10, 1863, Alexandra of Denmark (Princess of Wales), born December 1, 1844, and has issue, Prince Albert Victor, born January 8, 1864; George Frederick Ernest Albert, born June 3, 1865; Louisa Victoria Alexandra Dagmar, born February 20, 1867; Victoria Alexandra Olga Mary, born July 6, 1868; Maud Charlotte Mary Victoria, born November 26, 1869; and Alexander John Charles Albert, born April 6, 1871, died April 7, 1871.

3. Her Royal Highness Alice Maud Mary, born April 25, 1843; died December 14, 1878; married his Royal Highness Prince Frederick Louis of Hesse, July 1, 1862; had issue five daughters and two sons; the second son died by an accident, May, 1873; the youngest daughter died November 15, 1878.

4. His Royal Highness Alfred Ernest Albert, Duke of Edinburgh, born August 6, 1844; married the Grand Duchess Marie of Russia, January 23, 1874; and has had issue a son, born October 15, 1874, and four daughters, born October 29, 1875, November 25, 1876, September 1, 1878, and March, 1884.

5. Her Royal Highness Helena Augusta Victoria, born May 25, 1846; married to his Royal Highness Prince Frederick Christian Charles Augustus of Schleswig-Holstein Sonderburg-Augustenburg, July 5, 1866; and has issue living two sons and two daughters.

6. Her Royal Highness Louise Caroline Alberta, born March 18, 1848; married to the Marquis of Lorne, eldest son of the Duke of Argyll, March 21, 1871.

7. His Royal Highness Arthur William Patrick Albert, Duke of Connaught, born May 1, 1850; married Princess Louise Margaret of Prussia, March 13, 1879; issue, a daughter, born January 15, 1882; a son, born January 13, 1883; and a daughter, born March 17, 1886.

8. His Royal Highness Leopold George Duncan Albert, Duke of Albany, born April 7, 1853; married, April 27, 1882, Princess Helen of Waldeck; died March 28, 1884; issue, a daughter, born February 26, 1883, and a son, born July 19, 1884.

9. Her Royal Highness Beatrice Mary Victoria Feodora, born April 14, 1857; married, July 23, 1885, to Prince Henry of Battenberg; issue, three sons and a daughter.

PARLIAMENTS OF THE UNITED KINGDOM.

	Assembled.	Dissolved.	Duration.		
			Yrs.	m.	d.
	GEORGE III.				
1	Sept. 27, 1796*	June 29, 1802	5	9	2
2	Oct. 29, 1802	Oct. 25, 1806	3	11	27
3	Dec. 15, 1806	April 29, 1807	0	4	14
4	June 22, 1807	Sept. 29, 1812	5	3	7
5	Nov. 24, 1812	June 10, 1818	5	6	16
6	Jan. 14, 1819	Feb. 29, 1820	1	1	15
	GEORGE IV.				
7	April 23, 1820	June 2, 1826	6	1	9
8	Nov. 14, 1826	July 24, 1830	3	8	10
	WILLIAM IV.				
9	Oct. 26, 1830	April 22, 1831	0	5	27
10	June 14, 1831	Dec. 3, 1832	1	5	9
	WILLIAM IV.				
11	Jan. 29, 1833	Dec. 30, 1834	1	11	1
12	Feb. 19, 1835	July 17, 1837	2	4	28
	VICTORIA.				
13	Nov. 15, 1837	June 23, 1841	3	7	8
14	Aug. 19, 1841	July 23, 1847	5	11	4
15	Nov. 18, 1847	July 1, 1852	4	7	13
16	Nov. 4, 1852	Mar. 21, 1857	4	4	17
17	April 30, 1857	April 23, 1859	1	11	23
18	May 31, 1859	July 6, 1865	6	1	6
19	Feb. 1, 1866	Nov. 11, 1868	2	9	10
20	Dec. 10, 1868	Jan. 26, 1874	5	1	16
21	Mar. 5, 1874	Mar. 25, 1880	6	0	20
22	April 29, 1880	Nov. 18, 1885	5	6	20
23	Jan. 12, 1886	June 25, 1886	0	5	5
24	Aug. 5, 1886				

* Parliament first met after the Union with Ireland, Jan. 22, 1801.

LIST OF ADMINISTRATIONS IN THE PRESENT CENTURY.

Date.	Prime Minister.	Duration.		Chancellor.	Exchequer.	Home Secretary.	Foreign Sec.
		Yrs.	Days.				
Dec. 23, 1783	William Pitt	17	84	Thurlow. Loughboro'.	William Pitt.	Portland	Grenville.
Mar. 17, 1801	Hy. Addington	3	59	Eldon	H. Addington.	Portland, Pelham, C. Yorke.	Hawkesbury.
May 15, 1804	William Pitt	1	272	Eldon	William Pitt.	Hawkesbury	Harrowby. Mulgrave.
Feb. 11, 1806	Lord Grenville	1	48	Erskine	Lord H. Petty	Spencer	Charles J. Fox. Visct. Howick.
Mar. 31, 1807	Duke of Portland	2	246	Eldon	S. Perceval	Hawkesbury	G. Canning.
Dec. 2, 1809	Spencer Perceval	2	190	Eldon	S. Perceval	R. Ryder	Bathurst. Wellesley.
June 9, 1812	Earl of Liverpool	14	319	Eldon	N. Vansittart. F. J. Robinson	Sidmouth Robert Peel	Castlereagh. G. Canning.
Apr. 24, 1827	George Canning.	0	134	Lyndhurst.	G. Canning	Sturges Bourne. Lansdowne.	Dudley.
Sept. 5, 1827	Visct. Goderich.	0	142	Lyndhurst.	J. C. Herries.	Lansdowne	Dudley.
Jan. 25, 1828	D. of Wellington.	2	301	Lyndhurst.	H. Goulburn.	Robert Peel	Dudley. Aberdeen.
Nov. 22, 1830	Earl Grey	3	238	Brougham.	Althorp	Melbourne	Palmerston.
July 18, 1834	Visct. Melbourne	0	161	Brougham.	Althorp	Duncannon	Palmerston.
Dec. 26, 1834	Sir Robert Peel	0	113	Lyndhurst.	Sir R. Peel	H. Goulburn	Wellington.
Apr. 18, 1835	Visct. Melbourne	6	141	In Comm. Cottenham.	T. S. Rice F. T. Barring.	Lord J. Russell Normanby	Palmerston.
Sept. 6, 1841	Sir Robert Peel	4	303	Lyndhurst.	H. Goulburn.	Sir J. Graham	Aberdeen.
July 6, 1846	Ld. John Russell	5	236	Cottenham. Truro	Sir C. Wood	Sir George Grey	Palmerston. Granville.
Feb. 27, 1852	Earl of Derby	0	305	St. Leonards	B. Disraeli	S. H. Walpole	Malmesbury.
Dec. 28, 1852	Earl of Aberdeen	2	44	Cranworth.	W. Gladstone.	Palmerston	Lord J. Russell Clarendon.
Feb. 10, 1855	Lord Palmerston	3	15	Cranworth.	W. Gladstone. Sir G. C. Lewis	Sir George Grey	Clarendon.
Feb. 25, 1858	Earl of Derby	1	113	Chelmsford.	B. Disraeli	S. H. Walpole	Malmesbury.
June 18, 1859	Lord Palmerston	6	141	Campbell Westbury	W. Gladstone.	Sir G. C. Lewis. Sir George Grey.	Russell.
Nov. 6, 1865	Earl Russell	0	242	Cranworth.	W. Gladstone.	Sir George Grey	Clarendon.
July 6, 1866	Earl of Derby	1	236	Chelmsford.	B. Disraeli	S. H. Walpole Gathorne Hardy.	Stanley.
Feb. 27, 1868	Benjmn. Disraeli	0	285	Cairns	G. W. Hunt	G. Hardy	Stanley.
Dec. 9, 1868	W. E. Gladstone.	5	74	Hatherley Selborne	Robert Lowe W. Gladstone.	H. A. Bruce Robert Lowe	Clarendon. Granville.
Feb. 21, 1874	Benjamin Disraeli Earl Beaconsfield.	6	67	Cairns	S. Northcote.	R. A. Cross	Derby. Salisbury.
Apr. 28, 1880	W. E. Gladstone.	5	57	Selborne	W. Gladstone. H.C.E. Childers	Sir W. Harcourt	Granville.
June 24, 1885	Mrq. of Salisbury	0	227	Halsbury	Hicks-Beach	R. A. Cross	Salisbury.
Feb. 7, 1886	W. E. Gladstone.	0	139	Herschel	W. Harcourt	H. C. E. Childers	Rosebery.
July 24, 1886	Mrq. of Salisbury			Halsbury	Lrd. Churchill. G. J. Goschen.	H. Matthews	Iddesleigh. Salisbury.

THE SALISBURY MINISTRY.

Prime Minister—Marquis of SALISBURY.

First Lord of the Treasury—Right Hon. A. J. BALFOUR.

Lord High Chancellor—Lord HALSBURY.

Lord Privy Seal—Earl CADOGAN.

Lord President of the Council—Viscount CRANBROOK.

Chancellor of the Exchequer—The Right Hon. G. J. GOSCHEN.

THE SECRETARIES OF STATE.

Home—Right Hon. HENRY MATTHEWS, Q.C.

War—Right Hon. EDWARD STANHOPE.

Foreign—Marquis of SALISBURY.

India—Right Hon. Viscount CROSS.

The Colonies—Right Hon. Lord KNUTSFORD.

First Lord of the Admiralty—Right Hon. Lord GEORGE HAMILTON.

Secretary—A. B. FORWOOD, Esq.

President of the Board of Agriculture—Right Hon. HENRY CHAPLIN.

President of the Board of Trade—Right Hon. Sir M. E. HICKS-BEACH.

President of the Local Government Board—Right Hon. CHARLES T. RITCHIE.

Postmaster-General—Right Hon. Sir J. FERGUSSON.

Lord-Lieutenant of Ireland—Earl of ZETLAND.

Lord Chancellor of Ireland—Lord ASHBOURNE.

Lord Advocate of Scotland—Right Hon. J. ROBERTSON.

Chief Secretary for Ireland—Right Hon. W. L. JACKSON.

Chancellor of the Duchy of Lancaster—Right Hon. Duke of RUTLAND.

Junior Lords of the Treasury—H. S. HERBERT, Colonel WALROND, and Sir HERBERT MAXWELL.

Attorney-General for England—Sir R. WEBSTER, Q.C.

Solicitor-General for England—Sir EDWARD CLARKE, Q.C.

PRIME MINISTERS FOR FIFTY-SEVEN YEARS.

Sir Robert Peel	December 15, 1834
Viscount Melbourne	April 18, 1835
Sir Robert Peel	August 31, 1841
Lord John Russell	July 6, 1846
Earl of Derby	February 27, 1852
Earl of Aberdeen	December 28, 1852
Viscount Palmerston	February 26, 1855
Earl of Derby	February 26, 1858
Viscount Palmerston	June 18, 1859
Earl Russell	October 28, 1865
Earl of Derby	July 8, 1866
Mr. Disraeli	March to December, 1868
Mr. Gladstone	December 9, 1868
Earl Beaconsfield	February 21, 1874
Mr. Gladstone	April 29, 1880 and Ch. of Ex. to April, 1883.
Marquis of Salisbury	June 24, 1885
Mr. Gladstone	February 2, 1886
Marquis of Salisbury	August 3, 1886

Nineteen changes of Governments have taken place in the last fifty-seven years, but in that time only nine men have been Premiers, and of these Mr. Gladstone and the Marquis of Salisbury are the sole survivors. Mr. Gladstone has been Premier longer than any other statesman since the Earl of Liverpool, who held office nearly fifteen years in succession.

In 1885 the number of members of the Lower House was finally fixed at 670, as against 658 in previous years; England returning 465, Wales 30, Scotland 72, and Ireland 103 members. The previous distribution had been—England 469, Wales 30, Scotland 60, and Ireland 103 seats. There are now 377 county members, as against 283; 284 borough members, as against 360; and 9 University members, as against 9.

THE CABINET.

Office.	Minister.
Premier and Secretary of State for Foreign Affairs	Right Hon. Lord Salisbury.
First Lord of the Treasury	,, A. J. Balfour.
Lord Chancellor	,, Lord Halsbury.
President of the Council	,, Lord Cranbrook.
Lord Privy Seal	,, Earl Cadogan.
Chancellor of the Exchequer	,, G. J. Goschen.

Secretaries of State:

Home	Right Hon. H. Matthews.
Colonial	,, Lord Knutsford.
Indian	,, Lord Cross.
War	,, E. Stanhope.

First Lord of the Admiralty	Right Hon. Lord G. Hamilton.
Chief Secretary for Ireland	,, W. L. Jackson.
Lord Chancellor for Ireland	,, Lord Ashbourne.
President of the Board of Trade	,, Sir M. E. Hicks-Beach.
Chancellor of the Duchy of Lancaster	,, Duke of Rutland.
President of the Local Government Board	,, C. T. Ritchie.
President of the Board of Agriculture	,, H. Chaplin.

PRESIDENTS OF THE UNITED STATES OF AMERICA.

	YEAR.
Declaration of Independence	4th July, 1776
General Washington first President	1789 and 1793
John Adams	1797
Thomas Jefferson	1801 and 1805
James Madison	1809 and 1813
James Monroe	1817 and 1821
John Quincy Adams	1825
Gen. Andrew Jackson	1829 and 1833
Martin Van Buren	1837
Gen. William Henry Harrison (died 4th April)	1841
John Tyler (previously Vice-President)	1841
James Knox Polk	1845
General Zachary Taylor (died 9th July, 1850)	1849
Millard Fillmore (previously Vice-President)	1850
General Franklin Pierce	1853
James Buchanan	1857
Abraham Lincoln (assassinated 14th April, 1865)	1861 and 1865
Andrew Johnson (previously Vice-President)	1865
General Ulysses S. Grant	1869 and 1873
Rutherford Richard Hayes, after long contest with Tilden	s877
General Garfield (shot July 2; died September 19)	1881
Chester A. Arthur, Vice-President, succeeded September 20	1881
Grover Cleveland	1885
General Benjamin Harrison	1889

The United States of America form a Federal Republic, consisting of 38 partially independent States, divisible as follows:—6 Eastern, or New England, 4 Middle, 10 Southern, 18 Western; and 1 Federal district, and 8 organised Territories, the centre of North America.

The area in English square miles is estimated at 5,034,459, or 1,942,053,760 acres, exclusive of the vast district of Alaska, comprising 369,529,600 acres. One-fourth only is civilised.

The estimated population of the whole of the Territories, including the States, is about 57,000,000. The increase in the ten years, 1870—1880, was 11,594,795.

FOREIGN MONEYS AND THEIR ENGLISH EQUIVALENTS.

COUNTRY.	GOLD COINS. Denomination.	Sterling Value.	SILVER COINS. Denomination.	60⅞d., *i.e.* Gold to Silver as 15·5 is to 1. Intrinsic Value with Silver per Troy Ounce.
		£ s. d.		s. d.
*America	*See* United States			
*Austro-Hungary	Ducat	0 9 4	*Florin or gulden* of 100 kreutzer	1 11½
	8-florin or gulden piece	0 15 10¼	¼-florin	0 5¾
*Belgium	*See* France, and footnote			
Brazil	10 milreis	1 2 5½	1 milreis of 1,000 reis	2 0¾
Chili, Colombia, Uruguay	doubloon or 5-peso piece	0 18 9	1 peso of 100 centavos	3 11½
China		....	Tael of 10mace or100conderin or1000csh	6 6½
*Denmark	10-crown piece	0 11 0¼	1 *crown* of 100 öre	1 0¾
Egypt	100-piastre piece	1 0 5	1 piastre of 40 paras	0 2¼
Finland	10-markkaa piece	0 7 11¼	1 mark of 100 penni	0 9½
*France	10-franc piece	0 7 11¼	5-franc piece	8 11½
			1 *franc* of 100 centimes	0 8¾
*German Empire	Crown of 10 reichsmarks	0 9 9½	1 *reichsmark* of 100 pfennige	0 10½
*Great Britain	Sovereign of 20 shillings	1 0 0	Crown of 5 shillings	4 7¼
			Shilling of 12 pence	0 11
*Greece	*See* France, and footnote			
*Holland and Java	Ducat	0 9 4½	Rixdaler of 2½ florins	4 2
	10-florin piece	0 16 6¼	*Florin* of 100 cents	1 8
India	Mohur of 15 rupees	1 9 2½	Rupee of 16 annas, 64 pice, or 192 pies.	1 10½
*Italy	*See* France, and footnote			
Japan	10-yen piece	2 0 11¾	1 yen of 100 sen	4 3¼
Mexico	10-peso piece	2 0 5¼	1 peso of 100 centavos	4 3¾
*Netherlands	*See* Holland			
*Norway and Sweden	*See* Denmark, and footnote.			0 2
Ottoman Empire	Turkish pound of 100 piastres	0 18 0¾	1 piastre of 40 paras	0 10
Persia	Toman of 10 krans	0 9 5	Kran 20 shahis	
Peru and Venezuela	10-sol piece	1 19 7¾	Sol of 10 dineros or 100 cents	3 11¼
*Portugal	Crown of 10 milreis	2 4 4¾	*Teston* of 100 reis	0 4¾
*Prussia	*See* German Empire			
Roumania	*See* France, and footnote			
*Russia	3-rouble piece	0 9 10	Rouble of 100 kopecks	3 2
Servia and Bulgaria	*See* France, and footnote		*Tchetvertak or ¼ rouble*	0 9½
*Spain	Doubloon of 10 escudos	1 0 7½	Escudos (or ½ dollar) of 10 reals	2 0¾
	25-peseta piece	0 19 10	Peseta of 100 centimos	0 8¾
*Switzerland	*See* France, and footnote			
Tunis	10-piastre piece	0 4 9½	Piastre	0 5¾
Turkey	*See* Ottoman Empire	....	Trade dollar	4 8¾
*United States	Eagle of 10 dollars	2 1 1¼	*Dollar* of 100 cents	4 2¾
Uruguay	*See* Chili, and footnote		½ dollar of 50 cents	1 11¾
Venezuela	*See* Peru, and footnote			

EXPLANATORY NOTES.—France, Belgium, Italy, Greece, and Switzerland constitute what is known as the "Latin" Union, and their coins are alike in weight and fineness, occasionally differing, however, in name. The same system has been in part adopted by Spain, Servia, Bulgaria, Russia, Finland, and Roumania, but they have not joined the Union. Francs and centimes of France, Belgium, and Switzerland are respectively designated lire and centesimi in Italy; drachmai and lepta in Greece; dinars and paras in Servia; pesetas and centimos in Spain; leys and banis in Roumania; levas and stotinkis in Bulgaria. Similarly the Scandinavian countries, Norway, Sweden, and Denmark, employ coins of the same weight and fineness, their names being also alike. The Venezolano (of 10 decimos) of Venezuela and the sol (of 10 dineros) of Peru are alike interchangeable, as also are the peso of Chili, Colombia, and Uruguay.

In all British colonies, English money of every denomination is current. The exchange value of the money of those countries indicated by a * is determined by the rate of exchange for the day, and may be taken as approximately that given in the last column. The rate given in the daily papers generally represents the number of the standard coins (those printed in italics) that are equivalent to one sovereign. The Spanish rate is given in terms of the old dollar (= 2 escudos). The exchange value of the rupees depends on the rate for "India Council Bills." In all "bi-metallic" countries pure gold is taken as being worth 15½ times its weight of pure silver. This proportion corresponds to giving standard silver a constant value of 60⅞d., as in the last column of the table.

THE ENGLISH MILE COMPARED WITH OTHER EUROPEAN MEASURES.

	English Stat. Mile.	English Geog. Mile.	French Kilomètre.	German Geog. Mile.	Russian Verst.	Austrian Mile.	Dutch Ure.	Norwegian Mile.	Swedish Mile.	Danish Mile.	Swiss Stunde.
English Statute Mile	1·000	0·867	1·609	0·217	1·508	0·212	0·289	0·142	0·151	0·213	0·335
English Geog. Mile	1·153	1·000	1·855	0·250	1·738	0·245	0·333	0·164	0·169	0·246	0·886
Kilomètre	0·621	0·540	1·000	0·135	0·937	0·132	0·180	0·088	0·094	01·88	0·208
German Geog. Mile	4·610	4·000	7·420	1·000	6·953	0·978	1·333	0·657	0·694	0·985	1·543
Russian Verst	0·662	0·575	1·067	0·144	1·000	0·141	0·192	0·094	0·100	0·142	0·222
Austrian Mile	4·714	4·089	7·586	1·022	7·112	1·000	1·363	0·672	0·710	1·006	1·578
Dutch Ure	3·458	3·000	5·565	0·750	5·215	0·734	1·000	0·495	0·520	0·738	1·157
Norwegian Mile	7·021	6·091	11·299	1·523	10·589	1·489	2·035	1·000	1·057	1·499	2·350
Swedish Mile	6·644	5·764	10·692	1·441	10·019	1·409	1·921	0·948	1·000	1·419	2·224
Danish Mile	4·682	4·062	7·536	1·016	7·078	0·994	1·354	0·667	0·705	1·080	1·567
Swiss Stunde	2·987	2·592	4·808	0·648	4·505	0·634	0·864	0·425	0·449	0·638	1·000

TABLE SHOWING SUMS PAYABLE IN FOREIGN CURRENCIES ON MONEY ORDERS ISSUED IN UNITED KINGDOM.

VALUE OF ENGLISH MONEY IN

English Money.			Belgium, France, and Algeria, Italy and Switzerland.		Germany and Heligoland.		Holland and Dutch East Indies.		Denmark, Iceland, Norway, and Danish West Indies.		Sweden.		Portugal, Azores, and Madeira.	Egypt.		United States, Canada, and Hawaii.	
£	s.	d.	Francs.	Cents.	Marks.	Pfen.	Florins.	Cents.	Kroner.	Ore.	Kroner.	Ore.	Reis.	Piastres.	Paras.	Dollars.	Cents.
0	0	1	0	10	0	8	0	5	0	7	0	7	10	0	16	0	2
0	0	2	0	20	0	17	0	10	0	15	0	15	30	0	32	0	4
0	0	3	0	30	0	25	0	15	0	22	0	22	50	1	8	0	6
0	0	4	0	40	0	34	0	20	0	30	0	30	70	1	25	0	8
0	0	5	0	50	0	42	0	20	0	37	0	37	90	2	1	0	10
0	0	6	0	60	0	51	0	25	0	45	0	45	110	2	17	0	12
0	0	7	0	70	0	59	0	30	0	52	0	52	130	2	33	0	14
0	0	8	0	80	0	68	0	35	0	60	0	60	150	3	10	0	16
0	0	9	0	90	0	76	0	40	0	68	0	68	170	3	26	0	18
0	0	10	1	0	0	85	0	45	0	75	0	75	190	4	2	0	20
0	0	11	1	10	0	93	0	50	0	83	0	83	200	4	18	0	22
0	1	0	1	20	1	2	0	55	0	90	0	90	220	4	35	0	24
0	2	0	2	50	2	4	1	15	1	81	1	81	450	9	30	0	48
0	3	0	3	70	3	6	1	75	2	72	2	72	680	14	25	0	73
0	4	0	5	0	4	8	2	35	3	63	3	62	910	19	20	0	97
0	5	0	6	30	5	10	2	95	4	53	4	53	1,140	24	15	1	21
0	6	0	7	50	6	12	3	55	5	44	5	43	1,370	29	10	1	46
0	7	0	8	80	7	14	4	15	6	35	6	34	1,590	34	5	1	70
0	8	0	10	0	8	16	4	75	7	26	7	24	1,820	39	0	1	94
0	9	0	11	30	9	18	5	35	8	16	8	15	2,050	43	35	2	19
0	10	0	12	60	10	20	5	95	9	7	9	6	2,280	48	30	2	43
0	11	0	13	80	11	22	6	55	9	98	9	96	2,510	53	25	2	67
0	12	0	15	10	12	24	7	15	10	89	10	87	2,740	58	20	2	93
0	13	0	16	30	13	26	7	75	11	79	11	78	2,970	63	15	3	16
0	14	0	17	60	14	28	8	35	12	70	12	68	3,190	68	10	3	40
0	15	0	18	90	15	30	8	95	13	61	13	60	3,420	73	5	3	65
0	16	0	20	10	16	32	9	55	14	52	14	50	3,650	78	0	3	89
0	17	0	21	40	17	34	10	15	15	42	15	40	3,880	82	35	4	12
0	18	0	22	60	18	36	10	75	16	33	16	31	4,110	87	30	4	38
0	19	0	23	90	19	38	11	35	17	24	17	21	4,340	92	25	4	62
1	0	0	25	20	20	40	11	95	18	15	18	12	4,570	97	20	4	87
2	0	0	50	40	40	80	23	90	36	30	36	24	9,140	195	0	9	74
3	0	0	75	60	61	20	35	85	54	45	54	36	13,710	292	20	14	61
4	0	0	100	80	81	60	47	80	72	60	72	48	18,280	390	0	19	48
5	0	0	126	0	102	0	59	75	90	75	90	60	22,850	487	20	24	35
6	0	0	151	20	122	40	71	70	108	90	108	72	27,420	585	0	29	22
7	0	0	176	40	142	80	83	65	127	5	126	84	31,990	682	20	34	9
8	0	0	201	60	163	20	95	60	145	20	144	96	36,560	780	0	38	96
9	0	0	226	80	183	60	107	55	163	35	163	8	41,130	877	20	43	83
10	0	0	252	0	204	0	119	50	181	50	181	20	45,700	975	0	48	70

INDIA.—Amounts of Money Orders, issued in the United Kingdom on India, are paid in Rupees, Annas, and Pies; the Rupee being the standard of value in India. As, however, the value of the Rupee is subject to constant variation, no tables of conversion can be given. All Orders on India are issued in Sterling, and the equivalent in Rupees is settled by the Post-office at Bombay on arrival of the Advice List from London.

TABLE SHOWING SUMS PAYABLE IN ENGLISH MONEY ON MONEY ORDERS ISSUED IN FOREIGN COUNTRIES, &c.

Belgium and Switzerland		France, Algeria, and Italy.		Germany and Heligoland.		Holland and Dutch East Indies.		Denmark, Iceland, Norway, and Danish West Indies.		Sweden.		Portugal, Azores, and Madeira.	Egypt.		United States, Canada, and Hawaii.		English Money.		
Francs.	Cents.	Francs.	Cents.	Marks.	Pfen.	Florins.	Cents.	Kroner.	Ore.	Kroner.	Ore.	Reis.	Piastres.	Paras.	Dollars.	Cents.	£	s.	d.
0	11	0	11	0	9	0	6	0	8	0	8	20	0	16	0	3	0	0	1
0	22	0	21	0	18	0	11	0	16	0	16	40	0	32	0	5	0	0	2
0	32	0	32	0	26	0	16	0	23	0	23	60	1	8	0	7	0	0	3
0	43	0	42	0	35	0	21	0	31	0	31	80	1	25	0	9	0	0	4
0	53	0	53	0	43	0	26	0	38	0	38	100	2	1	0	11	0	0	5
0	64	0	63	0	52	0	31	0	46	0	46	120	2	17	0	13	0	0	6
0	74	0	74	0	60	0	36	0	54	0	54	140	2	33	0	15	0	0	7
0	85	0	84	0	69	0	41	0	61	0	61	160	3	10	0	17	0	0	8
0	95	0	95	0	77	0	46	0	69	0	69	180	3	26	0	19	0	0	9
1	6	1	5	0	86	0	51	0	76	0	76	200	4	2	0	21	0	0	10
1	16	1	16	0	94	0	56	0	84	0	84	210	4	18	0	23	0	0	11
1	27	1	26	1	3	0	61	0	91	0	91	230	4	35	0	25	0	1	0
2	53	2	52	2	5	1	22	1	82	1	82	460	9	30	0	49	0	2	0
3	80	3	78	3	8	1	83	2	73	2	72	690	14	25	0	74	0	3	0
5	6	5	4	4	10	2	44	3	64	3	63	920	19	20	0	98	0	4	0
6	33	6	30	5	13	3	4	4	55	4	53	1,150	24	15	1	22	0	5	0
7	59	7	56	6	15	3	65	5	46	5	44	1,380	29	10	1	47	0	6	0
8	86	8	82	7	18	4	26	6	37	6	35	1,600	34	5	1	71	0	7	0
10	12	10	8	8	20	4	87	7	28	7	25	1,830	39	0	1	95	0	8	0
11	39	11	34	9	23	5	48	8	19	8	16	2,060	43	35	2	20	0	9	0
12	65	12	60	10	25	6	8	9	10	9	6	2,290	48	30	2	44	0	10	0
13	92	13	86	11	28	6	69	10	1	9	97	2,520	53	25	2	68	0	11	0
15	18	15	12	12	30	7	30	10	92	10	88	2,750	58	20	2	93	0	12	0
16	45	16	38	13	33	7	91	11	83	11	78	2,980	63	15	3	17	0	13	0
17	71	17	64	14	35	8	52	12	74	12	69	3,200	68	10	3	41	0	14	0
18	98	18	90	15	38	9	12	13	65	13	59	3,430	73	5	3	66	0	15	0
20	24	20	16	16	40	9	73	14	56	14	50	3,660	78	0	3	90	0	16	0
21	51	21	42	17	43	10	34	15	47	15	41	3,890	82	35	4	14	0	17	0
22	77	22	68	18	45	10	95	16	38	16	31	4,120	87	30	4	39	0	18	0
24	4	23	94	19	48	11	56	17	29	17	21	4,350	92	25	4	63	0	19	0
25	30	25	20	20	50	12	16	18	20	18	12	4,570	97	20	4	87	1	0	0
50	60	50	40	41	0	24	32	36	40	36	24	9,140	195	0	9	74	2	0	0
75	90	75	60	61	50	36	48	54	60	54	36	13,710	292	20	14	61	3	0	0
101	20	100	80	82	0	48	64	72	80	72	48	18,280	390	0	19	48	4	0	0
126	50	126	0	102	50	60	80	91	0	90	60	22,850	487	20	24	35	5	0	0
151	80	151	20	123	0	72	96	109	20	108	72	27,420	585	0	29	22	6	0	0
177	10	176	40	143	50	85	12	127	40	126	84	31,990	682	20	34	9	7	0	0
202	40	201	60	164	0	97	28	145	60	144	96	36,560	780	0	38	96	8	0	0
227	70	226	80	184	50	109	44	163	80	163	8	41,130	877	20	43	83	9	0	0
253	0	252	0	205	0	121	60	182	90	181	20	45,700	975	0	48	70	10	0	0

NOTE.—In calculating amounts payable in the United Kingdom, it must be understood that the Foreign Offices of Exchange reserve to themselves the power of dealing with fractions of a penny as they may deem most convenient. For example, an Order issued in Denmark for 1 Kroner may be credited to this country either as 1s. 1d. or 1s. 2d. An Order issued in Switzerland for 53 Francs may be credited either as £2. 1s. 10d. or £2. 1s. 11d.

THE TIME ALL OVER THE WORLD.

When the clock at Greenwich points to Noon, the time at the various places below is as follows :—

	H.	M.		H.	M.
Boston, U.S.	7	18 a.m.	Copenhagen	12	50 p.m.
Dublin	11	35 a.m.	Florence	12	45 p.m.
Edinburgh	11	47 a.m.	Jerusalem	2	21 p.m.
Glasgow	11	43 a.m.	Madras	5	21 p.m.
Lisbon	11	43 a.m.	Malta	12	58 p.m.
Madrid	11	45 a.m.	Melbourne, Australia	9	40 p.m.
New York, U.S.	7	14 a.m.	Moscow	2	30 p.m.
Penzance	11	38 a.m.	Munich	12	46 p.m.
Philadelphia, U.S.	6	59 a.m.	Paris	12	9 p.m.
Quebec	7	15 a.m.	Pekin	7	46 p.m.
Adelaide, Australia	9	11 p.m.	Prague	12	58 p.m.
Amsterdam	12	19 p.m.	Rome	12	50 p.m.
Athens	1	35 p.m.	Rotterdam	12	18 p.m.
Berlin	12	54 p.m.	St. Petersburg	2	1 p.m.
Berne	12	30 p.m.	Suez	2	10 p.m.
Bombay	4	52 p.m.	Sydney, Australia	10	5 p.m.
Brussels	12	17 p.m.	Stockholm	1	12 p.m.
Calcutta	5	54 p.m.	Stuttgardt	0	37 p.m.
Capetown	1	14 p.m.	Vienna	1	6 p.m.
Constantinople	1	56 p.m.			

Hence, by a little calculation, the time for those places at any hour of our day may be ascertained. At places east of London the apparent time is later, and west of London, earlier; for uniformity sake, however, Greenwich time is kept at all railways in Great Britain and Ireland.

TOTAL ANNUAL VALUE OF PROPERTY AND INCOME ASSESSED, 1875–90.

Year.	England.	Scotland.	Ireland.	United Kingdom.	Year.
	£	£	£	£	
1875	481,774,580	53,934,528	35,347,059	571,056,167	1875
1877	480,425,213	54,441,576	35,464,600	570,331,389	1877
1878	486,698,836	55,712,709	35,929,649	578,294,971	1878
1879	485,939,056	55,897,204	36,210,037	578,046,297	1879
1880	485,676,370	55,079,954	36,140,577	576,896,901	1880
1881	493,583,819	55,530,028	36,110,043	585,223,890	1881
1882	507,644,153	57,607,470	36,199,354	601,450,977	1882
1883	516,948,272	59,406,708	36,481,078	612,836,058	1883
1884	530,538,379	61,117,685	36,854,135	628,510,199	1884
1885	533,429,560	61,125,422	36,912,150	631,467,132	1885
1886	533,038,774	60,057,933	36,758,915	629,855,622	1886
1887	535,040,455	57,910,114	36,447,393	629,397,962	1887
1888	542,450,177	57,145,262	36,559,254	636,154,693	1888
1889	550,575,255	57,834,226	36,749,208	645,158,689	1889
1890	572,128,525	60,030,510	37,199,578	669,358,613	1890

STAMPS, TAXES, EXCISE DUTIES, &c.

STAMP DUTIES.

	£	s.	d.
Affidavit, or Statutory Declaration, except declaration forming part of an application for a patent	0	2	6
Agreement, or Memorandum of Agreement, under hand only, not otherwise charged	0	0	6
Appraisement, or Valuation of any estate or effects where the amount of the appraisement shall not exceed £5	0	0	3

	£	s.	d.		£	s.	d.
Not exceeding £10	0	0	6	Not exceeding £50	0	2	6
,, 20	0	1	0	,, 100	0	5	0
,, 30	0	1	6	,, 200	0	10	0
,, 40	0	2	0	,, 500	0	15	0

	£	s.	d.
Exceeding £500	1	0	0
Apprenticeship Indentures—On each instrument	0	2	6
[By the Customs and Inland Revenue Act, 1890, there is no longer an *ad valorem* stamp duty upon an instrument of apprenticeship where there is a premium or consideration.]			
Armorial Bearings	1	1	0
If used on any carriage	2	2	0
Articles of clerkship to attorney or solicitor in England or Ireland	80	0	0
In Superior Courts, Scotland	60	0	0
Bankers' Notes payable on demand and re-issuable—Not above £1	0	0	5
Not above £2	0	0	10
Not exceeding £100	0	8	6
Bills of Exchange and Promissory Notes, of any kind whatsoever except bank notes—Not exceeding £5	0	0	1
Exceeding £5 and not exceeding £10	0	0	2
,, 10 ,, 25	0	0	3
,, 25 ,, 50	0	0	6
,, 50 ,, 75	0	0	9
,, 75 ,, 100	0	1	0
Every £100, and also for any fractional part of £100, of such amount	0	1	0
By Stamp Act of 1850 (33 and 34 Vict., c. 97), the distinction between inland and foreign bills of exchange was abolished.			
Bill of Lading	0	0	6
Certificate—Of goods, &c., being duly entered inwards	0	4	0
Of birth, marriage, or death (certified copy of)	0	1	0
Draft, or Order, or Letter of Credit, for payment of any sum to bearer or order, on demand	0	0	1
Charter Party	0	0	6
Passport	0	0	6

TRANSFERS.

	£	s.	d.
Where the amount or value of the consideration for the sale does not exceed £5	0	0	6

	and does not	£	s.	d.		and does not	£	s.	d.
Exceeds £5	exceed £10	0	1	0	Exceeds £125	exceed£150	0	15	0
,, 10	,, 15	0	1	6	,, 150	,, 175	0	17	6
,, 15	,, 20	0	2	0	,, 175	,, 200	1	0	0
,, 20	,, 25	0	2	6	,, 200	,, 225	1	2	6
,, 25	,, 50	0	5	0	,, 225	,, 250	1	5	0
,, 50	,, 75	0	7	6	,, 250	,, 275	1	7	6
,, 75	,, 100	0	10	0	,, 275	,, 300	1	10	0
,, 100	,, 125	0	12	6	,, 300				

	£	s.	d.
For every £50, and also for any fractional part of £50, of such amount or value	0	5	0
Conveyance or Transfer of any kind not described as above	0	10	0

	£	s.	d.
Marriage License, special, England and Ireland	5	0	0
,, not special	0	10	0
Medicine Vendors, Great Britain	0	5	0

[A separate license is required for each place where sold.]

PATENT FOR INVENTIONS (LETTERS).

	£	s.	d.
Up to Sealing:—			
On application for provisional protection	1	0	0
On filing complete specification	3	0	0
Or on filing complete specification with first application	4	0	0
Before the end of four years from the date of Patent:—			
On certificate of renewal	50	0	0
Before the end of seven years:—			
On certificate of renewal	100	0	0
In lieu of the fees of £50 and £100 the following annual fees:—			
Before the expiration of the 4th, 5th, 6th, and 7th years from the date of Patent	10	0	0
8th and 9th ditto	15	0	0
10th, 11th, 12th, and 13th ditto	20	0	0
Receipt, £2 or upwards (penalty for giving receipt without stamp, £10)	0	0	1

HOUSE DUTY.

	£	s.	d.
On inhabited houses hitherto paying at the rate of 6d. for every 20s. of the annual value:—			
If annual rent does not exceed £40 the rate is reduced to	0	0	2
If annual rent is £40 to £60	0	0	4
On inhabited houses hitherto paying at the rate of 9d.:—			
If annual rent does not exceed £40	0	0	3
If annual rent is £40 to £60	0	0	6

STAMPS, TAXES, EXCISE DUTIES, ETC.

INCOME TAX.

Incomes of £150 per annum (Schedules A C D and E) and upwards are taxed at the rate of 6d. in the £. Farmers in England (Schedule B), 3d. in the £; in Scotland and Ireland, 2½d. in the £.

Exemption and Abatement.—Incomes less than £150 a year are exempt. On incomes amounting to £150 a year and less than £400 a year there is an abatement upon £120 of assessed income.

POWER OF ATTORNEY.

	£	s.	d.
Power of Attorney, &c., receiving prize-money or wages	0	1	0
For sale, transfer, or receipt of any of the Government funds not exceeding £20, or dividends not exceeding £10 per annum	0	5	0
If for one payment only	0	1	0
In other cases	0	10	0
Proxy to vote at a meeting	0	0	1
Power of Attorney of any other kind	0	10	0

AWARDS.

	£	s.	d.
Where the amount or value of the matter in dispute shall not exceed £5	0	0	3
Not exceeding £10	0	0	6
,, 20	0	1	0
,, 30	0	1	6
,, 40	0	2	0
,, 50	0	2	6
,, 100	0	5	0
,, 200	0	10	0
,, 500	0	15	0

SERVANTS.

	£	s.	d.
For every male servant, without distinction of age	0	15	0

VARIOUS LICENSES AND DUTIES.

	£	s.	d.
Dogs of any kind (penalty £5)	0	7	6
Game Licenses, if taken out after 31st July and before 1st November, to expire on the 31st July following	3	0	0
After 31st July, expire 31st October	2	0	0
After 31st October, expire 31st July	2	0	0
Gamekeepers ..	2	0	0
Game Dealer's License	2	0	0
Gun (License to carry)	0	10	0

	£	s.	d.
Hawkers and Pedlars, per year	2	0	0
House Agents, letting furnished houses above £25 a year	2	0	0
Passenger Vessels, on board which liquors and tobacco are sold, yearly	5	0	0
Pawnbrokers	7	10	0
Plate Dealers selling 2ozs. gold and 3ozs. silver, and upwards	5	15	0
,, ,, under that weight	2	6	0
Retailers of Sweets	1	5	0
Retailers of Wine, England and Ireland	2	10	0
,, (Grocers) Scotland	2	4	1
Tobacco and Snuff, dealers in	0	5	3
[A separate license is required for each place where sold.]			
Vinegar Makers	5	5	0

POSTAL REGULATIONS, SAVINGS BANKS, &c.

RATES OF POSTAGE.

To and from all parts of the United Kingdom, for prepaid letters :—

Not exceeding 1oz.	1d.	Exceeding 6ozs., not exceeding 8ozs.	3d.
Exceeding 1oz., not exceeding 2ozs.	1½d.	,, 8 ,, ,, 10 ,,	3½d.
,, 2 ,, ,, 4 ,,	2d.	,, 10 ,, ,, 12 ,,	4d.
,, 4 ,, ,, 6 ,,	2½d.	,, 12 ,, ,, 14 ,,	4½d.

and so on at the rate of ½d. for every additional 2ozs.

A letter posted unpaid is chargeable on delivery with double postage, and a letter posted insufficiently paid is chargeable with double the deficiency.

No letter is to exceed one foot six inches in length, nine inches in width, and six inches in depth, unless it be sent to or from a Government Office.

A penny stamp is now issued which can be used either as a postage or receipt stamp.

INLAND BOOK AND CIRCULAR POST.

The Book Post rate is one halfpenny for every 2ozs. or fraction of 2ozs. Every Book Packet must be posted either without a cover or in a cover entirely open at the ends. No Book Packet may exceed 5lbs. in weight, or one foot six inches in length, nine inches in width, and six inches in depth, unless it be sent to or from a Government Office.

Any Book Packet which is found to contain a letter, or communication of the nature of a letter (not being a circular letter), or not wholly printed, or any enclosure sealed or in any way closed against inspection, or any other enclosure not allowed by the regulations of the Book Post, will be treated as a letter, and charged double the deficiency of the letter postage.

Circular Letters posted in covers entirely open at both ends, the whole or greater part of which are printed, engraved, lithographed, or type written, and which, according to the internal evidence, are being sent to several persons in identical terms, may be sent at book rate.

EXPRESS DELIVERY SERVICES.

Letters and Parcels are now accepted for Express Delivery at a large number of post-offices. For fees and conditions, *see* the "Postal Guide."

POSTAGE ON INLAND REGISTERED NEWSPAPERS.

Prepaid Rate.—On each Registered Newspaper, whether posted singly or in a packet, the postage when prepaid is one halfpenny; but a packet containing two or more Registered Newspapers is not chargeable with a higher rate of postage than would be chargeable on a Book Packet of the same weight—viz., one halfpenny for every 2ozs. or fraction of 2ozs.

POST CARDS.

Inland Post Cards are sold at the following prices:—Stout Cards, five for 3d.; ten for 6d. Thin Cards, ten for 5½d.

Reply Stout Cards are sold at ten for a shilling. Reply Thin Cards at ten for 11d. Smaller numbers in proportion.

Foreign Post Cards are sold at the rates of 1d., 1½d., and 2d. each.

Foreign Reply Post Cards are sold at 2d., 3d., and 4d. each.

POST-OFFICE TELEGRAMS.

The charge for Telegrams throughout the United Kingdom is 6d. for the first twelve words, which must include addresses of sender and receiver. It is not, however, necessary to telegraph sender's address; and by this omission an average of seven words may be sent for 6d.

Free addresses are abolished; numbers in addresses are counted as one word. After the first twelve words the charge is one halfpenny a word.

For the rates charged for Foreign Telegrams, *see* the "Post-office Guide," published quarterly.

MONEY ORDERS FOR THE UNITED KINGDOM.

Money Orders are granted in the United Kingdom at the following rates:—

For a sum not exceeding £1	2d.
For a sum exceeding £1 and not exceeding £2	3d.
,, ,, £2 ,, ,, £4	4d.
,, ,, £4 ,, ,, £7	5d.
,, ,, £7 ,, ,, £10	6d.

POSTAL REGULATIONS, SAVINGS BANKS, ETC.

TELEGRAPHIC MONEY ORDERS.

Sums not exceeding £1	4d.
,, ,, £2	6d.
,, ,, £4	8d.
,, ,, £7	10d.
,, ,, £10	1s.

In addition to the above, the person at whose request the Telegraphic Money Order is issued will be required to pay the ordinary telegraphic rates.

POSTAL ORDERS.

Postal Orders are issued at the following rates:—On those for 1/- and 1/6 the charge is ½d.; for 2/-, 2/6, 3/-, 3/6, 4/-, 4/6, 5/-, 7/6, 10/-, 10/6, the charge is 1d.; for 15/- and 20/-, 1½d.

INLAND PARCEL POST.—POSTING OF PARCELS.

Parcels must be handed in at a post-office counter, and must not be dropped into a letter box. If a parcel marked "Parcel Post" is not posted in accordance with this regulation it will be charged on delivery with a fine of 1d.

All Parcels must be prepaid by stamps affixed by the senders, and the rates of postage are as follows:—

		s.	d.
For a Parcel not exceeding 1lb. in weight		0	3
For a Parcel exceeding 1lb. in weight and not exceeding	2lbs.	0	4½
,, ,, 2lbs. ,, ,, ,,	3lbs.	0	6
,, ,, 3lbs. ,, ,, ,,	4lbs.	0	7½
,, ,, 4lbs. ,, ,, ,,	5lbs.	0	9
,, ,, 5lbs. ,, ,, ,,	6lbs.	0	10½
,, ,, 6lbs. ,, ,, ,,	7lbs.	1	0
,, ,, 7lbs. ,, ,, ,,	8lbs.	1	1½
,, ,, 8lbs. ,, ,, ,,	9lbs.	1	3
,, ,, 9lbs. ,, ,, ,,	10lbs.	1	4½
,, ,, 10lbs. ,, ,, ,,	11lbs.	1	6

LIMITATION OF WEIGHT.

No Parcel exceeding 11lbs. in weight can be received for transmission.

LIMITATION OF SIZE.

No Parcel may exceed 3ft. 6in. in length, or 6ft. in length and girth combined. Thus, a Parcel 3ft. 6in. in length may not measure more than 2ft. 6in. in girth at its widest part; but a Parcel of shorter length, say 3ft., or 2ft. 8in., may measure respectively 3ft. or 3ft. 4in. in its widest girth.

POSTAL REGULATIONS, SAVINGS BANKS, ETC.

INLAND PATTERN AND SAMPLE POST.

Trade Patterns and Samples of Merchandise may be sent between places in the United Kingdom at the following rates of postage:—

For a Packet not exceeding 2ozs.	½d.
,, ,, ,, 4ozs.	1d.
,, ,, more than 4ozs. but not exceding 6ozs......	1½d.
,, ,, ,, 6ozs. ,, ,, 8ozs......	2d.

No Packet to exceed 8ozs. in weight. Limits of dimension are—12ft. by 8ft. 4in. If either of these conditions be infringed the Packet will not be forwarded, but returned to the sender; similar conditions as to insufficiently paid postage obtain in connection with the above.

INLAND REGISTRATION AND COMPENSATION.

The Postmaster-General will (not in consequence of any legal liability, but voluntarily, and as an act of grace), subject to the rules hereinafter mentioned, give compensation up to a maximum limit of £25 for the loss and damage of Inland Registered Postal Packets of all kinds upon prepayment of a fee in addition to the postage. This fee either consists of or includes in each case the ordinary registration fee of 2d.; and the scale of fees and the respective limits of compensation are as follows:—Fee, 2d., Limit of Compensation, £5; 3d., £10; 4d., £15; 5d., £20; 6d., £25.

POST-OFFICE SAVINGS BANKS.

No deposit of less than a shilling is received, nor any pence, and not more than £30 in one year. No further deposit is allowed when the amount standing in depositor's name exceeds £150, exclusive of interest. Interest is allowed at the rate of 2½ per cent (or sixpence in the pound) per annum—that is at the rate of one halfpenny per pound per month. When the principal and interest reach to £200, no further interest is paid until the sum at the depositor's credit is reduced below that amount.

At every post-office in the United Kingdom forms for making small deposits are now issued gratuitously. Each form has twelve divisions, in each of which a penny postage stamp can be placed; when the twelve are filled in it is received at any Post-office Savings Bank as a shilling.

Any person can now invest, at any Post-office Savings Bank, small sums in Government Stock; not less than £10, and not more than £100, in any one year. The amount held by any one investor must not exceed £300.

REGISTERS OF BIRTHS, MARRIAGES, AND DEATHS.

These are now kept at Somerset House, and may be searched on payment of the fee of one shilling. If a certified copy of any entry be required, the charge for that, in addition to the shilling for the search, is two shillings and sevenpence, which includes a penny for stamp duty. The registers contain an entry of births, deaths, and marriages since 1st July, 1837.

BANK HOLIDAYS, 1892.

ENGLAND.

Easter Monday	April	18
Whit Monday	June	6
First Monday in August	August	1
Boxing Day (Monday)	December	26

SCOTLAND.

New Year's Day	January	1
Good Friday	April	15
First Monday in May	May	2
First Monday in August	August	1
Christmas Day	December	25

LAW SITTINGS, 1892.

	Begin.	End.
Hilary Sittings	January 11	April 13.
Easter ,,	April 26	June 3.
Trinity ,,	June 14	Aug. 12.
Michael. ,,	October 24	Dec. 21.

ECLIPSES IN 1892.

In the year 1892 there will be two eclipses of the sun and two of the moon :—

1.—April 26th and 27th, a total eclipse of the sun, invisible at Greenwich.

2.—May 11th and 12th, a partial eclipse of the moon, visible at Greenwich.

3.—October 20th, a partial eclipse of the sun, invisible at Greenwich.

4.—November 4th, a total eclipse of the moon, partly visible as a partial eclipse at Greenwich.

RAILWAY ACCIDENTS.

PROPORTION OF PASSENGERS KILLED AND INJURED FROM CAUSES BEYOND THEIR OWN CONTROL.

THE FOLLOWING STATEMENT SHOWS THE PROPORTION OF PASSENGERS RETURNED AS KILLED AND INJURED FROM CAUSES BEYOND THEIR OWN CONTROL, IN PASSENGER-JOURNEYS, FOR THE YEARS 1874 TO 1890:—

YEAR.	Number of Passengers Killed and Injured from causes beyond their own control, from Accidents to Trains.		Number of Passenger Journeys (exclusive of Journeys by Season-ticket Holders).	Proportion returned as Killed and Injured (from causes beyond their own control) to number carried.	
	Killed.	Injured.		Killed.	Injured.
1874..........	86	1,613	477,840,411	1 in 5,556,284	1 in 296,243
1875..........	17	1,212	506,975,234	1 in 29,882,073	1 in 418,296
1876..........	38	1,279	538,287,295	1 in 14,165,455	1 in 420,865
1877..........	11	664	551,593,654	1 in 50,144,876	1 in 830,713
1878..........	24	1,173	565,024,455	1 in 23,542,685	1 in 481,692
1879..........	*75	602	562,732,890	1 in 7,503,105	1 in 934,772
1880..........	29	904	603,885,025	1 in 20,823,586	1 in 668,013
1881..........	23	987	622,160,000	1 in 27,050,435	1 in 630,354
1882..........	18	803	654,838,295	1 in 36,379,905	1 in 815,489
1883..........	11	662	683,718,137	1 in 62,156,194	1 in 1,032,806
1884..........	31	864	694,991,860	1 in 22,419,092	1 in 804,338
1885..........	6	436	697,213,031	1 in 116,202,171	1 in 1,599,112
1886..........	8	615	725,584,390	1 in 90,698,049	1 in 1,179,812
1887..........	25	538	733,670,000	1 in 29,346,800	1 in 1,363,699
1888..........	11	594	742,830,000	1 in 67,530,000	1 in 1,250,555
1889..........	†88	†1,016	775,183,073	1 in 8,808,875	1 in 762,975
1890..........	18	496	817,744,046	1 in 45,430,224	1 in 1,648,677

* Including 73 persons lost in the Tay Bridge disaster in the year 1879.

† Including 80 killed and 262 injured in a collision near Armagh.

BAROMETER INSTRUCTIONS.

COMPILED BY THE LATE ADMIRAL FITZROY, F.R.S.

THE barometer should be set regularly by a duly-authorised person about sunrise, noon, and sunset.

The words on scales of barometers should not be so much regarded for weather indications as the RISING or FALLING of the mercury; for if it stand at CHANGEABLE (29·50) and then rise towards FAIR (30·00) it presages a change of wind or weather, though not so great as if the mercury had risen higher; and, on the contrary, if the mercury stand above FAIR and then fall it presages a change, though not to so great a degree as if it had stood lower; beside which, the direction and force of wind are not in any way noticed.

It is not from the point at which the mercury may stand that we are alone to form a judgment of the state of the weather, but from its RISING or FALLING; and from the movements of immediately PRECEDING days as well as hours, keeping in mind effects of change of DIRECTION, and dryness or moisture, as well as alteration of force or strength of wind.

It should always be remembered that the state of the air FORETELLS COMING weather rather than shows the weather that is PRESENT—(an invaluable fact too often overlooked)—that the longer the time between the signs and the change foretold by them the longer such altered weather will last; and, on the contrary, the less the time between a warning and a change the shorter will be the continuance of such foretold weather.

If the barometer has been about its ordinary height, say near 30 inches at the sea-level, and is steady on rising, while the thermometer falls and dampness becomes less, north-westerly, northerly, north-easterly wind, or less wind, less rain or snow may be expected.

On the contrary, if a fall takes place with a rising thermometer and increased dampness, wind and rain may be expected from the south-eastward, southward, or south-westward. A fall with low thermometer foretells snow.

When the barometer is rather below its ordinary height, say down to near 29½ inches (at sea-level), a rise foretells less wind, or a change in its direction towards the northward, or less wet; but when it has been very low, about 29 inches, the first rising usually precedes or indicates strong wind—at times heavy squalls—from the north-westward, northward, or north-eastward, AFTER which violence a gradually rising glass foretells improving weather; if the thermometer falls, but if the warmth continues, probably the wind will back (shift against the sun's course), and more southerly or south-westerly wind will follow, especially if the barometer rise is sudden.

The most dangerous shifts of wind, or the HEAVIEST northerly gales, happen soon after the barometer first rises from a very low point; or if the wind veers GRADUALLY, at some time afterwards.

BAROMETER INSTRUCTIONS.

Indications of approaching change of weather and the direction and force of winds are shown less by the height of the barometer than by its falling or rising. Nevertheless, a height of more than 30 (30·00) inches (at the level of the sea) is indicative of fine weather and MODERATE winds, except from east to north, OCCASIONALLY.

A rapid rise of the barometer indicates unsettled weather, a slow movement the contrary; as likewise a STEADY barometer, when continued and with dryness, foretells very fine weather.

A rapid and considerable fall is a sign of stormy weather, and rain or snow. Alternate rising and sinking indicates unsettled or threatening weather.

The greatest depressions of the barometer are with gales from S.E., S., or S.W.; the greatest deviations, with wind from N.W., N., or N.E., or with calm.

A sudden fall of the barometer, with a westerly wind, is sometimes followed by a violent storm from N.W., N., or N.E.

If a gale sets in from the E. or S.E., and the wind veers by the south, the barometer will continue falling until the wind is near a marked change, when a lull MAY occur; after which the gale will soon be renewed, perhaps suddenly and violently, and the veering of the wind towards the N.W., N., or N.E. will be indicated by a rising of the barometer, with a fall of the thermometer.

After very warm and calm weather a storm or squall, with rain, may follow; likewise at any time when the atmosphere is HEATED much above the USUAL temperature of the season.

To know the state of the air not only the barometer AND THERMOMETER, but appearances of the sky should be vigilantly watched.

SIGNS OF WEATHER.

WHETHER clear or cloudy, a rosy sky at sunset presages fine weather; a red sky in the morning, bad weather, or much wind, perhaps rain; a grey sky in the morning, fine weather; a high dawn, wind; a low dawn, fair weather.*

Soft-looking or delicate clouds foretell fine weather, with moderate or light breezes; hard-edged, oily-looking clouds, wind. A dark, gloomy blue sky is windy, but a light, bright blue sky indicates fine weather. Generally, the softer the clouds look, the less wind (but perhaps more rain) may be expected; and the harder, more "greasy," rolled, tufted, or ragged, the stronger the coming wind will prove. Also a bright yellow sky at sunset presages wind; a pale yellow, wet; and thus, by the prevalence of red, yellow, or grey tints, the coming weather may be foretold very nearly—indeed, if aided by instruments, almost exactly.

---

* A high dawn is when the first indications of daylight are seen above a bank of clouds. A low dawn is when the day breaks on or near the horizon, the first streaks of light being very low down.

BAROMETER INSTRUCTIONS.

Small inky-looking clouds foretell rain; light scud clouds driving across heavy masses show wind and rain, but if alone may indicate wind only.

High upper clouds crossing the sun, moon, or stars in a direction different from that of the lower clouds, or the wind then felt below, foretell a change of wind.

After fine, clear weather, the first signs in the sky of a coming change are usually light streaks, curls, wisps or mottled patches of white distant clouds, which increase, and are followed by an overcasting of murky vapour that grows into cloudiness. This appearance, more or less oily or watery as wind or rain will prevail, is an infallible sign.

Light, delicate, quiet tints or colours, with soft, undefined forms of clouds, indicate and accompany fine weather; but gaudy or unusual hues, with hard, definitely-outlined clouds, foretell rain, and probably strong wind.

When sea-birds fly out early and far to seaward, moderate wind and fair weather may be expected. When they hang about the land, or over it, sometimes flying inland, expect a strong wind, with stormy weather. As many creatures beside birds are affected by the approach of rain or wind, such indications should not be slighted by an observer who wishes to foresee weather.

Remarkable clearness of atmosphere near the horizon, distant objects such as hills unusually visible, or raised (by refraction),† and what is called a "good HEARING day," may be mentioned among signs of wet, if not wind, to be expected.

More than usual twinkling of the stars, indistinctness or apparent multiplication of the moon's horns, haloes, "wind-dogs" (fragments or pieces of rainbows, sometimes called "wind-galls") seen on detached clouds, and the rainbow, are more or less significant of increasing wind, if not approaching rain with or without wind.

Lastly, the dryness or dampness of the air, and its temperature (for the season), should ALWAYS be considered WITH OTHER indications of change or continuance of wind and weather.

On barometer scales the following contractions may be useful:—

RISE	FALL	
FOR	FOR	
N.E.LY	S.W.LY	When the wind shifts against the sun,
(N.W.-N.-E.)	(S.E.-S.-W.)	Trust it not, for back it will run.
DRY	WET	
OR	OR	FIRST rise after very low
LESS	MORE	Indicates a stronger blow.
WIND.	WIND.	
—	—	Long foretold—long last;
EXCEPT	EXCEPT	Short notice—soon past.
WET FROM	WET FROM	
N.ED.	N.ED.	

---

† Much refraction is a sign of easterly wind.

METEOROLOGICAL TABLE.

This Table is used to suggest what kind of weather will probably follow the changes of the Moon.

Time of New or of Full Moon, or of entering the First or Last Quarter.	Weather likely to follow during the Quarter.	
	In Summer.	In Winter.
12 at Noon to 2 Afternoon	Very rainy	Snow or rain.
2 Afternoon to 4 ,,	Changeable	Fair and mild.
4 ,, to 6 ,,	Fair	Fair.
6 ,, to 10 ,,	Fair, if wind North-West Rainy, if South or South-West	Fair, frosty, if North or North-East. Rain or snow, if South or South-West.
10 ,, to 12 Midnight	Fair	Fair and frosty.
12 Midnight to 2 Morning	Fair	Hard frost, unless South or West.
2 Morning to 4 ,,	Cold, with showers	Snow and stormy.
4 ,, to 6 ,,	Rain	Snow and stormy.
6 ,, to 8 ,,	Wind and rain	Stormy.
8 ,, to 10 ,,	Changeable	Cold rain, if wind West. Snow, if East.
10 ,, to 12 Noon	Frequent showers	Cold, with high wind.

REMARKS.

The nearer the time of the Moon's entrance, at full, change, and quarters, is to midnight, that is, within two hours before and after midnight, the fairer the weather will be; but the nearer to noon, the less fair. Also the Moon's entrance, at full, change, and quarters, during six of the afternoon hours, namely, from four to ten, may be followed by fair weather; but this is mostly dependent upon the wind. The same entrance during all the hours after midnight is, with the exception of the two first, unfavourable to fair weather.

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDING SEPTEMBER 30, 1891.

(From Official Sources.)

ROYAL OBSERVATORY, GREENWICH.—HEIGHT OF STATION ABOVE SEA LEVEL 159 FEET.

YEAR 1890–91.	PRESSURE OF ATMOSPHERE IN MONTH.		TEMPERATURE OF AIR IN MONTH.						MEAN TEMPERATURE.		MEAN READING OF THERMOMETER.		RAIN.	
						MEAN								
Month.	Mean.	Range.	Highest.	Lowest.	Range.	of all Highest.	of all Lowest.	Daily Range.	Air.	Dew Point.	Maximum in Rays of Sun.	Minimum on Grass.	Number of days it fell.	Amount Collected.
1890.	In.	In.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Days.	In.
October......	29·921	1·147	68·6	24·7	48·9	57·5	41·8	15·7	49·3	43·9	88·1	35·8	9	1·19
November ..	29·701	1·337	58·2	0·3	39·9	49·3	37·2	12·1	43·2	38·9	65·3	33·0	19	1·48
December....	29·851	1·147	43·1	13·4	29·7	33·3	25·2	8·1	29·8	27·0	39·0	23·1	9	0·77
1891.														
January	29·961	1·248	52·9	12·0	40·9	38·7	29·1	9·6	34·1	30·6	53·7	26·8	17	1·56
February	30·282	0·744	62·1	25·9	36·2	46·3	31·8	14·5	38·5	35·2	67·2	29·9	4	0·05
March	29·642	1·140	59·6	23·1	36·5	47·7	34·3	13·4	40·3	33·6	80·1	31·6	17	2·14
April	29·793	0·746	66·6	29·0	37·6	53·6	36·2	17·4	44·2	36·9	95·9	32·2	8	0·72
May	29·607	0·942	80·5	30·9	49·6	61·4	41·7	19·7	50·3	43·5	108·2	38·2	18	2·69
June	29·841	0·679	84·3	41·0	43·3	72·2	51·3	20·9	60·4	52·4	121·8	47·6	11	0·96
July	29·759	0·692	85·1	45·4	39·7	71·7	51·6	20·1	60·3	53·2	122·9	45·0	17	3·39
August	29·646	0·908	79·5	43·2	36·3	69·3	51·5	17·8	58·6	53·3	120·1	46·1	22	3·72
September ..	29·834	0·841	82·1	44·3	37·8	69·8	50·2	19·6	59·1	52·8	113·6	45·2	12	0·82

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDING SEPTEMBER 30, 1891.

(From Official Sources.)

THE OBSERVATORY, LIVERPOOL.—HEIGHT OF STATION ABOVE SEA LEVEL 197 FEET.

YEAR 1890–91.	PRESSURE OF ATMOSPHERE IN MONTH.		TEMPERATURE OF AIR IN MONTH.						MEAN TEMPERATURE.		MEAN READING OF THERMOMETER.		RAIN.	
						MEAN								
Month.	Mean.	Range.	Highest.	Lowest.	Range.	of all Highest.	of all Lowest.	Daily Range.	Air.	Dew Point.	Maximum in Rays of Sun.	Minimum on Grass.	Number of days it fell.	Amount Collected.
1890.	In.	In.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	* Deg.	* Deg.	Days.	In.
October......	29·837	1·129	63·0	34·3	28·7	55·8	46·2	9·6	50·1	44·5	93·6	37·0	16	2·28
November ..	29·602	1·395	59·2	27·0	32·2	48·9	39·5	9·4	43·6	40·1	78·8	29·1	24	4·89
December....	29·824	1·122	47·5	16·9	30·6	36·0	29·0	7·0	32·3	28·6	48·7	..	13	1·02
1891.														
January	29·858	1·374	51·8	19·7	32·1	41·2	32·4	8·8	36·8	32·8	64·1	29·1	13	1·14
February	30·200	0·824	56·0	27·8	28·2	47·9	36·0	11·9	41·3	36·8	76·9	29·1	6	0·12
March	29,582	1·097	55·9	26·3	29·6	45·7	35·4	10·3	39·6	34·1	99·2	27·2	15	0·78
April	29·755	0·859	56·7	31·8	24·9	48·7	37·5	11·2	41·8	35·5	105·8	29·1	11	1·42
May	29·551	0·991	68·0	30·6	37·4	55·7	43·3	12·4	48·1	39·8	116·9	35·9	17	1·98
June	29·806	0·756	75·7	41·7	33·6	64·9	51·9	13·0	57·0	48·9	127·0	43·7	12	3·34
July	29·686	0·796	77·0	49·8	27·2	64·4	53·3	11·1	57·2	49·8	130·9	47·8	15	3·10
August	29·523	0·840	68·4	46·6	21·8	62·8	53·1	9·7	56·4	50·0	120·3	47·2	21	4·50
September ..	29·698	1·071	78·9	46·9	32·0	64·1	53·0	11·1	57·5	49·9	111·3	46·5	16	3·85

* The Mean temperature inserted in these two columns is taken from the Returns of Stonyhurst College, Lancashire, as they were not supplied by Liverpool. The height of station above sea level is 363 feet.

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDING SEPTEMBER 30, 1891.

(From Official Sources.)

THE OBSERVATORY, CARLISLE (SPITAL).—HEIGHT OF STATION ABOVE SEA LEVEL 114 FEET.

YEAR 1890-91.	PRESSURE OF ATMOSPHERE IN MONTH.		TEMPERATURE OF AIR IN MONTH.						MEAN TEMPERATURE.		MEAN READING OF THERMOMETER.		RAIN.	
						MEAN								
Month.	Mean.	Range.	Highest.	Lowest.	Range.	of all Highest.	of all Lowest.	Daily Range.	Air.	Dew Point.	Maximum in days of Sun.	Minimum on Grass.	Number of days it fell.	Amount Collected.
1890.	In.	In.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Days.	I
October......	29·858	1·070	63·8	23·8	40·0	55·7	45·4	10·3	50·6	45·9	65·8	38·4	18	2·34
November....	29·637	1·288	58·0	21·5	36·5	48·3	36·9	11·4	42·5	39·6	53·8	29·7	21	4·38
December....	29·928	1·212	52·7	17·8	34·9	38·3	31·8	6·5	34·8	32·9	43·9	24·5	7	0·52
1891.														
January......	29·886	1·470	50·2	17·3	32·9	41·7	31·7	10·0	37·0	34·1	48·7	24·4	13	0·86
February	30·227	0·804	62·8	25·8	37·0	50 7	35·4	15·3	43·7	40·2	63·1	27·8	3	0·14
March........	29·633	0·978	55·2	19·2	36·0	46·1	35·6	10·5	40·8	36·7	73·3	27·4	14	1·72
April........	29·850	0·906	59·0	27·2	31·8	52·2	38·2	14·0	45·1	41·0	84·8	30·1	11	1·12
May.	29·622	1·078	76·0	33·5	42·5	59·2	40·0	19·2	49·1	42·9	91·4	35·2	13	1·56
June	29·902	0·790	83·4	39·2	44·2	70·1	52·8	17·3	59·9	54·1	108·4	44·4	11	1·36
July.	29·726	0·910	77·0	50·5	26·5	68·9	57·5	11·4	61·5	57·2	106·6	47·9	14	3·00
August	29·502	0·816	73·8	43·5	30·3	66·5	55·6	10·9	58·7	52·1	100·3	46·7	22	6·94
September....	29·719	1·168	82·2	42·5	39·7	65·1	54·0	11·1	59·2	52·3	93·3	45·4	20	4·80

REMARKS ON THE WEATHER.

October, 1890.—In October the weather was very fine and dry. During the first week and the last two days the temperature of the air was above its average, and from the 8th to the 29th generally below, more particularly so on the 26th, 27th, and 28th days. The mean temperature was 16° below its average on the 28th, and was the coldest day in October experienced for many years. Till the 30th the atmospheric pressure was above its average, with the exception of two or three days, the fall of rain being small.

November.—This month was generally fine and mild till the 24th, when very severe weather set in and continued; the temperature of the air differing very little from the average till the 12th. From the 13th to the 24th it was warm, and particularly so on the 19th, 20th, and 23rd days, the temperature being exceptionally warm for the time of the year, averaging fully 10° above their averages. The fall of rain was below its average about London, but at many stations in the midland and northern counties it was in excess.

December.—The weather was very cold, accompanied with frequent fog and light snow, and remarkable for its persistency and severity. Till the 14th the atmospheric pressure for two or three days together was below its average, and then above for two or three days; below from the 15th to the 19th, and above from the 21st. The fall of rain was small. The month was remarkable as being the coldest December in this century, 1879 being the nearest approach in modern times. The mean temperature of December, 1879, was 2½° warmer than the December of 1890.

January, 1891.—In January the weather was very dry and cold, with frequent fog and snow, which was a continuation of the very cold weather which set in on 25th November and was continuous for 59 days. The atmospheric pressure was above its average till the 19th, from the 10th to the 15th particularly so, for these six days the mean daily excess being 0·68in., from the 20th to the 24th below the average, and again above from the 25th to the end of the month. The fall of rain was a little below its average, and vegetation was backward.

February.—Weather fine and dry, with frequent fog. At a few places snow fell on the 14th, and the temperature of the air till the 8th was above its average generally, from the 9th to the 26th generally below, and again above average on the 27th and 28th. Throughout the month the atmospheric pressure was above its average, with the exception of the 26th, when it was 0·01in. below, and on several days varied from ½in. to ¾in. above its average. All over the country the rainfall was exceedingly small; no rain fell at Oxford, and at several stations only 0·01in. fell; only 0·050in. fell at the Royal Observatory, Greenwich. There are only four instances of so small or smaller a fall of rain in the month of February back to 1815. In 1870 it was 0·054in.; in 1857, 0·020in.; in 1834, 0.040in.; and in 1821 it was 0·004in.

March.—During the first week the weather was warm and pleasant, but the remainder of the month was cold and stormy, with frequent snow. Till the 7th the temperature of the air was above its average, and from the 8th it was below. The atmospheric pressure was above its average till the 5th, and from the 6th it was below. On the 9th and 10th there was a heavy snowstorm, accompanied by a gale of wind. The snow was general, but particularly heavy in the southern parts of England. In Cornwall and Devonshire the snow was deeper than elsewhere, and in these counties many railway trains were blocked for several days, although several hundreds of men were employed clearing the railways. Plymouth suffered from both wind and snow very severely. Vegetation was very backward at the end of the month.

April.—Throughout this month the weather was dry and very cold, and on nearly every day the temperature of the air was below its average. From the 9th to the 26th the atmospheric pressure was above its average, and on all other days below. The fall of rain was small, and the prevalent winds were E. and N.E. Vegetation at the end of the month was very backward, owing to the cold winds and low temperature.

May.—In this month the weather was very changeable, mostly cold and unseasonable. Till the 10th day the temperature of the air was generally below its average, when a sudden change for warmer weather took place, the 11th, 12th, 13th, and 14th days being above their average mean temperature, that on the 13th as much as 11°, when another change to colder weather took place; on the 16th, 17th, and 18th days the mean temperature being as much as 12½°, 14°, and 13¾° below their averages, the weather continuing cold to the end of the month. The fall of rain was above the average, raining every day from the 18th to the end of the month. A most remarkable circumstance was the fall of snow on the 15th, 16th, 17th, and 18th days, following after the hot weather of the 11th to the 14th. Snow fell at nearly all stations, from Torquay in the south to Carlisle in the north, and to the depth of from two to six inches in the midland, eastern, and north-eastern counties. At the end of the month vegetation was very backward.

REMARKS ON THE WEATHER.

June.—For the most part the weather was bright, warm, dry, and seasonable. Till the 5th day the temperature of the air was above its average, from the 6th to the 16th below, and above again from the 17th to the end of the month. Till the 10th the atmospheric pressure was below its average, from the 11th to the 22nd above, and from the 23rd to the 30th below again. The fall of rain was small and below its average. There have been only thirteen instances of as small or smaller fall of rain in the month of June back to the year 1815. The month was favourable for agriculture, but crops were generally backward from the preceding long-continued cold weather, and hay-making had not begun at the end of the month.

July.—There was a great want of sunshine in this month, the weather being cold, dull, and unsettled. On every day excepting the 16th, 17th, 21st, 22nd, and 26th days, the temperature of the air was below its average, and during the last week particularly so. Till the 8th, and from the 27th, the atmospheric pressure was below its average, and from the 19th to the 26th generally above. The fall of rain was variable, but less than the average generally, falling during the first week and from the 27th. During this month there was very little good hay-making weather.

August.—This month was ungenial, cold, stormy, and wet; and with the exception of two or three days, the temperature of the air was below the average, and particularly so to the 7th. The atmospheric pressure, with the exception of a few days, was below the average, particularly from the 21st to the 27th, the weather being stormy in the interval, and on the 25th and 26th there was a great gale. From the 18th, and for several days together, the rain frequently fell, and the hay crops were greatly delayed through the weather, which did much damage to the grain crops; and great injury was done to the crops and fruit by the gale of the 25th.

September.—Weather for the most part was warm and fine, and during the first half of the month very little rain fell. Till the 7th, and from the 21st to the 24th, the temperature of the air was a little below the average, and on all other days above the average. Till the 7th the atmospheric pressure was below the average, and generally above from the 8th. Little rain fell till the 18th, and then light rain fell for a week. A good deal of grain was gathered in at the end of the month, and the hay harvest was generally secured.

THE USE OF OIL ON ROUGH SEAS.

FOR the use of oil on rough seas the following methods will be of great service:—

1. On free waves, that is, waves in deep water, the effect is greatest.

2. In a surf, or waves breaking on a bar, where a mass of liquid is in actual motion in shallow water, the effect of the oil is uncertain, as nothing can prevent the larger waves, under such circumstances, from breaking; but it is of some service even here.

3. The thickest and heaviest oils are most effectual. Kerosene refined is of little use. When nothing else is obtainable, crude petroleum is serviceable; but all vegetable and animal oils, such as waste oil from the engines, have great effect.

4. If applied in such a manner as to spread to windward, a small quantity of oil is sufficient.

5. Both when lying or running to, or in wearing, it is useful in a ship or boat.

6. When hoisting a boat up in a seaway at sea, it is highly probable that much time and injury to the boat would be saved by its application.

7. The oil, in cold water, not being able to spread freely, and being thickened by the lower temperature, will have its effect much reduced, varying according to the description of oil used.

8. Small canvas bags, capable of holding from one to two gallons of oil, hanging over the side in such manner as to be in the water, the bags being punctured with a sail needle, so as to expedite the leakage, appears to be the best method of application in a ship at sea. Circumstances should vary the position of these bags. They should be hung on either bow when running before the wind—for example, from the cathead—and should be allowed to tow in the water. The effect seems to be less with the wind on the quarter than in any other position, the waves coming up on the quarter, while the oil goes astern. The weather bow and another position further aft seem the best positions to hang the bags when lying to, and a sufficient length of line to allow them to draw windward as the ship drifts.

9. Oil poured overboard and allowed to float in ahead of the boat, with a bag towing astern, appears to be the best plan when crossing a bar with a flood tide. The effect, however, cannot be so much trusted. For the purpose of entering on a bar with the ebb tide, it appears to be useless to try oil.

10. It is recommended to pour oil overboard to windward before going alongside for boarding a wreck. In this case the effect must depend upon the set of the current and the circumstances of the depth of water.

11. It is recommended for a boat riding in bad weather from a sea anchor to fasten the bag to an endless line rove through a block on the sea anchor, the oil becoming diffused well ahead of the boat, and, if necessary, the bag can be readily hauled on board for refilling.

DAILY TIDE TABLES AT LIVERPOOL FOR THE YEAR 1892.

JANUARY.				FEBRUARY.				MARCH.			
Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.	
		Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.
		h m	h m			h m	h m			h m	h m
1	F	..	0 9	1	M	1 5	1 27	1	Tu	0 44	1 5
2	S	0 31	0 54	2	Tu	1 48	2 8	2	W	1 26	1 46
3	𝔖	1 17	1 38	3	W	2 29	2 51	3	Th	2 5	2 26
4	M	1 59	2 22	4	Th	3 12	3 35	4	F	2 47	3 7
5	Tu	2 46	3 9	5	F	3 57	4 21	5	S	3 28	3 51
6	W	3 34	4 0	6	S	4 50	5 24	6	𝔖	4 19	4 52
7	Th	4 28	4 58	7	𝔖	6 2	6 47	7	M	5 35	6 24
8	F	5 30	6 6	8	M	7 34	8 15	8	Tu	7 16	8 4
9	S	6 45	7 20	9	Tu	8 55	9 29	9	W	8 46	9 22
10	𝔖	7 55	8 30	10	W	9 58	10 23	10	Th	9 50	10 12
11	M	9 2	9 32	11	Th	10 45	11 6	11	F	10 33	10 52
12	Tu	10 0	10 25	12	F	11 27	11 45	12	S	11 10	11 26
13	W	10 48	11 13	13	S	..	0 3	13	𝔖	11 41	11 56
14	Th	11 35	11 56	14	𝔖	0 22	0 39	14	M	..	0 11
15	F	..	0 18	15	M	0 55	1 11	15	Tu	0 26	0 41
16	S	0 38	0 58	16	Tu	1 26	1 41	16	W	0 55	1 9
17	𝔖	1 17	1 34	17	W	1 55	2 9	17	Th	1 23	1 36
18	M	1 52	2 8	18	Th	2 24	2 39	18	F	1 50	2 4
19	Tu	2 25	2 41	19	F	2 53	3 9	19	S	2 19	2 34
20	W	2 58	3 16	20	S	3 26	3 45	20	𝔖	2 50	3 9
21	Th	3 34	3 53	21	𝔖	4 8	4 34	21	M	3 30	3 56
22	F	4 15	4 40	22	M	5 7	5 46	22	Tu	4 27	5 7
23	S	5 8	5 39	23	Tu	6 33	7 20	23	W	5 55	6 49
24	𝔖	6 16	6 55	24	W	8 5	8 47	24	Th	7 40	8 21
25	M	7 33	8 8	25	Th	9 20	9 49	25	F	8 57	9 27
26	Tu	8 43	9 15	26	F	10 13	10 36	26	S	9 51	10 13
27	W	9 42	10 7	27	S	10 57	11 19	27	𝔖	10 33	10 53
28	Th	10 30	10 52	28	𝔖	11 41	..	28	M	11 14	11 36
29	F	11 14	11 36	29	M	0 2	0 24	29	Tu	11 56	..
30	S	11 59	..					30	W	0 17	0 38
31	𝔖	0 21	0 43					31	Th	0 59	1 20

APRIL.				MAY.				JUNE.			
Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.	
		Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.
		h m	h m			h m	h m			h m	h m
1	F	1 41	2 2	1	𝔖	2 5	2 29	1	W	3 29	3 55
2	S	2 24	2 45	2	M	2 52	3 17	2	Th	4 26	4 57
3	𝔖	3 7	3 31	3	Tu	3 47	4 21	3	F	5 33	6 9
4	M	4 0	4 35	4	W	4 58	5 42	4	S	6 44	7 16
5	Tu	5 19	6 10	5	Th	6 30	7 10	5	𝔖	7 45	8 11
6	W	7 0	7 46	6	F	7 45	8 16	6	M	8 36	8 58
7	Th	8 27	8 58	7	S	8 41	9 5	7	Tu	9 19	9 38
8	F	9 24	9 46	8	𝔖	9 25	9 43	8	W	9 57	10 15
9	S	10 5	10 22	9	M	10 0	10 16	9	Th	10 33	10 52
10	𝔖	10 37	10 53	10	Tu	10 32	10 48	10	F	11 11	11 29
11	M	11 8	11 22	11	W	11 4	11 20	11	S	11 48	..
12	Tu	11 38	11 52	12	Th	11 35	11 52	12	𝔖	0 8	0 27
13	W	..	0 7	13	F	..	0 10	13	M	0 47	1 7
14	Th	0 22	0 37	14	S	0 26	0 44	14	Tu	1 27	1 48
15	F	0 51	1 6	15	𝔖	1 1	1 19	15	W	2 11	2 35
16	S	1 21	1 37	16	M	1 37	1 56	16	Th	2 59	3 24
17	𝔖	1 53	2 10	17	Tu	2 16	2 38	17	F	3 50	4 19
18	M	2 28	2 48	18	W	3 3	3 29	18	S	4 52	5 27
19	Tu	3 12	3 37	19	Th	4 2	4 38	19	𝔖	6 2	6 36
20	W	4 10	4 48	20	F	5 17	6 0	20	M	7 8	7 38
21	Th	5 36	6 27	21	S	6 40	7 15	21	Tu	8 9	8 38
22	F	7 13	7 52	22	𝔖	7 47	8 16	22	W	9 7	9 33
23	S	8 25	8 53	23	M	8 42	9 7	23	Th	9 59	10 25
24	𝔖	9 17	9 38	24	Tu	9 30	9 53	24	F	10 51	11 17
25	M	10 0	10 21	25	W	10 16	10 41	25	S	11 43	..
26	Tu	10 42	11 3	26	Th	11 5	11 30	26	𝔖	0 9	0 33
27	W	11 25	11 47	27	F	11 54	..	27	M	0 57	1 19
28	Th	..	0 12	28	S	0 18	0 42	28	Tu	1 41	2 2
29	F	0 34	0 57	29	𝔖	1 6	1 29	29	W	2 23	2 43
30	S	1 20	1 42	30	M	1 52	2 15	30	Th	3 4	3 25
				31	Tu	2 39	3 4				

Garston tides 7 minutes later than Liverpool each day.

DAILY TIDE TABLES AT LIVERPOOL FOR THE YEAR 1892—*Continued.*

JULY.				AUGUST.				SEPTEMBER.			
		LIVERPOOL High Water.				LIVERPOOL High Water.				LIVERPOOL High Water.	
Date.	Day.	Morn.	Aftern.	Date.	Day.	Morn.	Aftern.	Date.	Day.	Morn.	Aftern.
		h m	h m			h m	h m			h m	h m
1	F	3 47	4 11	1	M	4 23	4 48	1	Th	5 32	6 18
2	S	4 34	5 0	2	Tu	5 17	5 51	2	F	7 5	7 50
3	𝔖	5 27	6 0	3	W	6 32	7 11	3	S	8 32	9 5
4	M	6 33	7 5	4	Th	7 48	8 25	4	𝔖	9 32	9 55
5	Tu	7 36	8 7	5	F	8 57	9 26	5	M	10 17	10 38
6	W	8 34	9 0	6	S	9 51	10 15	6	Tu	10 58	11 18
7	Th	9 24	9 48	7	𝔖	10 36	10 58	7	W	11 38	11 58
8	F	10 9	10 29	8	M	11 18	11 39	8	Th	..	0 18
9	S	10 50	11 12	9	Tu	..	0 0	9	F	0 38	0 59
10	𝔖	11 33	11 54	10	W	0 22	0 42	10	S	1 19	1 39
11	M	..	0 16	11	Th	1 3	1 24	11	𝔖	1 59	2 20
12	Tu	0 37	0 58	12	F	1 44	2 4	12	M	2 40	3 2
13	W	1 20	1 42	13	S	2 25	2 46	13	Tu	3 24	3 50
14	Th	2 3	2 25	14	𝔖	3 6	3 28	14	W	4 24	5 3
15	F	2 47	3 8	15	M	3 51	4 17	15	Th	5 53	6 48
16	S	3 31	3 56	16	Tu	4 47	5 23	16	F	7 36	8 19
17	𝔖	4 23	4 50	17	W	6 6	6 52	17	S	8 55	9 24
18	M	5 21	5 56	18	Th	7 35	8 19	18	𝔖	9 47	10 9
19	Tu	6 34	7 9	19	F	8 57	9 30	19	M	10 28	10 47
20	W	7 44	8 21	20	S	9 56	10 21	20	Tu	11 4	11 20
21	Th	8 56	9 28	21	𝔖	10 43	11 5	21	W	11 35	11 52
22	F	9 55	10 22	22	M	11 25	11 44	22	Th	..	0 7
23	S	10 48	11 14	23	Tu	..	0 3	23	F	0 22	0 39
24	𝔖	11 38	..	24	W	0 22	0 39	24	S	0 52	1 6
25	M	0 0	0 22	25	Th	0 55	1 11	25	𝔖	1 20	1 35
26	Tu	0 43	1 3	26	F	1 26	1 42	26	M	1 48	2 2
27	W	1 23	1 41	27	S	1 56	2 10	27	Tu	2 18	2 34
28	Th	1 58	2 14	28	𝔖	2 25	2 41	28	W	2 53	3 14
29	F	2 32	2 49	29	M	2 56	3 13	29	Th	3 39	4 11
30	S	3 5	3 23	30	Tu	3 31	3 52	30	F	4 52	5 42
31	𝔖	3 41	4 2	31	W	4 19	4 52				

OCTOBER.				NOVEMBER.				DECEMBER.			
		LIVERPOOL High Water.				LIVERPOOL High Water.				LIVERPOOL High Water.	
Date.	Day.	Morn.	Aftern.	Date.	Day.	Morn.	Aftern.	Date.	Day.	Morn.	Aftern.
		h m	h m			h m	h m			h m	h m
1	S	6 34	7 22	1	Tu	8 30	8 54	1	Th	8 38	9 2
2	𝔖	8 4	8 38	2	W	9 15	9 36	2	F	9 26	9 49
3	M	9 6	9 29	3	Th	9 55	10 16	3	S	10 12	10 37
4	Tu	9 50	10 10	4	F	10 37	10 59	4	𝔖	11 1	11 27
5	W	10 30	10 49	5	S	11 22	11 46	5	M	11 54	..
6	Th	11 8	11 28	6	𝔖	..	0 9	6	Tu	0 20	0 45
7	F	11 50	..	7	M	0 33	0 54	7	W	1 9	1 34
8	S	0 11	0 31	8	Tu	1 17	1 40	8	Th	1 57	2 21
9	𝔖	0 52	1 13	9	W	2 5	2 29	9	F	2 45	3 10
10	M	1 35	1 57	10	Th	2 56	3 24	10	S	3 36	4 5
11	Tu	2 20	2 42	11	F	3 59	4 35	11	𝔖	4 34	5 7
12	W	3 7	3 36	12	S	5 19	6 3	12	M	5 40	6 16
13	Th	4 11	4 53	13	𝔖	6 47	7 22	13	Tu	6 49	7 22
14	F	5 44	6 38	14	M	7 55	8 22	14	W	7 51	8 19
15	S	7 24	8 3	15	Tu	8 47	9 9	15	Th	8 42	9 5
16	𝔖	8 36	9 4	16	W	9 28	9 45	16	F	9 26	9 46
17	M	9 26	9 45	17	Th	10 2	10 17	17	S	10 6	10 24
18	Tu	10 2	10 18	18	F	10 34	10 49	18	𝔖	10 42	11 1
19	W	10 35	10 51	19	S	11 5	11 22	19	M	11 19	11 37
20	Th	11 5	11 20	20	𝔖	11 38	11 55	20	Tu	11 57	..
21	F	11 35	11 50	21	M	..	0 11	21	W	0 16	0 35
22	S	..	0 5	22	Tu	0 28	0 46	22	Th	0 54	1 13
23	𝔖	0 20	0 35	23	W	1 3	1 21	23	F	1 32	1 51
24	M	0 50	1 4	24	Th	1 39	1 57	24	S	2 11	2 33
25	Tu	1 19	1 34	25	F	2 18	2 41	25	𝔖	2 56	3 19
26	W	1 51	2 9	26	S	3 5	3 33	26	M	3 43	4 10
27	Th	2 28	2 50	27	𝔖	4 4	4 40	27	Tu	4 39	5 11
28	F	3 15	3 46	28	M	5 18	5 58	28	W	5 45	6 22
29	S	4 26	5 12	29	Tu	6 39	7 12	29	Th	6 56	7 30
30	𝔖	6 1	6 47	30	W	7 44	8 18	30	F	8 3	8 34
31	M	7 27	8 3					31	S	9 5	9 33

Garston tides 7 minutes later than Liverpool each day.

DAILY TIDE TABLES AT GOOLE FOR THE YEAR 1892.

JANUARY.				FEBRUARY.				MARCH.				APRIL.				MAY.				JUNE.			
Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.	
		Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.
		h m	h m			h m	h m			h m	h m			h m	h m			h m	h m			h m	h m
1	F	7 4	7 26	1	M	8 21	8 43	1	Tu	8 2	8 22	1	F	8 58	9 20	1	𝔖	9 23	9 48	1	W	10 54	11 25
2	S	7 49	8 10	2	Tu	9 5	9 26	2	W	8 42	9 3	2	S	9 43	10 4	2	M	10 12	10 41	2	Th	11 59	..
3	𝔖	8 33	8 55	3	W	9 48	10 10	3	Th	9 23	9 45	3	𝔖	10 27	10 56	3	Tu	11 16	11 54	3	F	0 32	1 4
4	M	9 17	9 41	4	Th	10 32	10 56	4	F	10 6	10 25	4	M	11 30	..	4	W	..	0 33	4	S	1 36	2 5
5	Tu	10 5	10 29	5	F	11 23	11 52	5	S	10 49	11 17	5	Tu	0 9	0 52	5	Th	1 13	1 52	5	𝔖	2 32	3 0
6	W	10 56	11 28	6	S	..	0 24	6	𝔖	11 50	..	6	W	1 37	2 19	6	F	2 28	3 0	6	M	3 25	3 50
7	Th	..	0 0	7	𝔖	0 58	1 33	7	M	0 27	1 8	7	Th	3 1	3 41	7	S	3 30	3 56	7	Tu	4 14	4 35
8	F	0 32	1 4	8	M	2 9	2 50	8	Tu	1 50	2 35	8	F	4 13	4 40	8	𝔖	4 21	4 41	8	W	4 54	5 14
9	S	1 36	2 6	9	Tu	3 30	4 9	9	W	3 19	4 0	9	S	5 2	5 21	9	M	4 59	5 16	9	Th	5 32	5 50
10	𝔖	2 37	3 10	10	W	4 45	5 14	10	Th	4 38	5 6	10	𝔖	5 38	5 54	10	Tu	5 32	5 49	10	F	6 9	6 29
11	M	3 44	4 18	11	Th	5 39	6 1	11	F	5 28	5 49	11	M	6 10	6 25	11	W	6 4	6 21	11	S	6 47	7 6
12	Tu	4 48	5 16	12	F	6 22	6 44	12	S	6 7	6 26	12	Tu	6 40	6 56	12	Th	6 38	6 54	12	𝔖	7 26	7 45
13	W	5 41	6 5	13	S	7 3	7 21	13	𝔖	6 43	6 59	13	W	7 10	7 24	13	F	7 10	7 27	13	M	8 4	8 24
14	Th	6 30	6 53	14	𝔖	7 39	7 56	14	M	7 14	7 29	14	Th	7 40	7 55	14	S	7 43	8 1	14	Tu	8 44	9 6
15	F	7 14	7 36	15	M	8 12	8 27	15	Tu	7 43	7 59	15	F	8 8	8 23	15	𝔖	8 18	8 36	15	W	9 30	9 54
16	S	7 55	8 15	16	Tu	8 43	8 58	16	W	8 12	8 26	16	S	8 38	8 54	16	M	8 54	9 15	16	Th	10 19	10 46
17	𝔖	8 34	8 51	17	W	9 12	9 27	17	Th	8 39	8 53	17	𝔖	9 11	9 29	17	Tu	9 35	9 58	17	F	11 17	11 50
18	M	9 9	9 27	18	Th	9 43	9 58	18	F	9 8	9 23	18	M	9 47	10 8	18	W	10 24	10 55	18	S	..	0 26
19	Tu	9 44	10 0	19	F	10 13	10 29	19	S	9 38	9 53	19	Tu	10 35	11 6	19	Th	11 32	..	19	𝔖	1 1	1 32
20	W	10 18	10 37	20	S	10 48	11 12	20	𝔖	10 10	10 31	20	W	11 43	..	20	F	0 12	0 50	20	M	1 58	2 25
21	Th	10 58	11 20	21	𝔖	11 39	..	21	M	10 56	11 26	21	Th	0 25	1 7	21	S	1 29	2 1	21	Tu	2 53	3 24
22	F	11 46	..	22	M	0 8	0 42	22	Tu	..	0 1	22	F	1 50	2 30	22	𝔖	2 31	3 2	22	W	3 54	4 23
23	S	0 14	0 42	23	Tu	1 18	1 58	23	W	0 41	1 25	23	S	3 7	3 40	23	M	3 31	3 58	23	Th	4 49	5 15
24	𝔖	1 12	1 44	24	W	2 38	3 20	24	Th	2 10	2 55	24	𝔖	4 9	4 33	24	Tu	4 23	4 46	24	F	5 41	6 8
25	M	2 15	2 49	25	Th	4 1	4 36	25	F	3 35	4 12	25	M	4 54	5 16	25	W	5 9	5 33	25	S	6 35	7 0
26	Tu	3 22	3 58	26	F	5 5	5 29	26	S	4 43	5 7	26	Tu	5 37	5 59	26	Th	5 58	6 23	26	𝔖	7 26	7 51
27	W	4 30	4 58	27	S	5 53	6 14	27	𝔖	5 29	5 49	27	W	6 21	6 43	27	F	6 48	7 12	27	M	8 13	8 36
28	Th	5 23	5 46	28	𝔖	6 36	6 59	28	M	6 9	6 31	28	Th	7 7	7 30	28	S	7 36	7 59	28	Tu	8 59	9 20
29	F	6 9	6 31	29	M	7 20	7 41	29	Tu	6 53	7 14	29	F	7 52	8 13	29	𝔖	8 22	8 46	29	W	9 42	10 2
30	S	6 54	7 17					30	W	7 35	7 56	30	S	8 37	8 59	30	M	9 10	9 34	30	Th	10 24	10 47
31	𝔖	7 38	8 0					31	Th	8 16	8 37					31	Tu	9 58	10 25				

Hull tides 59 minutes earlier than Goole each day.

DAILY TIDE TABLES AT GOOLE FOR THE YEAR 1892—*Continued.*

JULY.		GOOLE High Water.		AUGUST.		GOOLE High Water.		SEPTEMBER.		GOOLE High Water.	
Date.	Day.	Morn.	Aftern.	Date.	Day.	Morn.	Aftern.	Date.	Day.	Morn.	Aftern.
		h m	h m			h m	h m			h m	h m
1	F	11 13	11 41	1	M	11 56	..	1	Th	0 27	1 3
2	S	..	0 8	2	Tu	0 23	0 51	2	F	1 43	2 24
3	𝔖	0 35	1 1	3	W	1 22	1 55	3	S	3 5	3 46
4	M	1 29	1 56	4	Th	2 30	3 3	4	𝔖	4 20	4 48
5	Tu	2 23	2 51	5	F	3 39	4 12	5	M	5 11	5 33
6	W	3 21	3 49	6	S	4 42	5 7	6	Tu	5 54	6 16
7	Th	4 15	4 40	7	𝔖	5 30	5 52	7	W	6 36	6 56
8	F	5 3	5 24	8	M	6 15	6 35	8	Th	7 16	7 36
9	S	5 44	6 6	9	Tu	6 57	7 18	9	F	7 56	8 16
10	𝔖	6 29	6 51	10	W	7 40	8 0	10	S	8 36	8 57
11	M	7 12	7 33	11	Th	8 19	8 40	11	𝔖	9 17	9 39
12	Tu	7 55	8 15	12	F	9 1	9 22	12	M	9 59	10 22
13	W	8 36	8 59	13	S	9 44	10 5	13	Tu	10 48	11 19
14	Th	9 21	9 44	14	𝔖	10 26	10 49	14	W	11 57	..
15	F	10 6	10 28	15	M	11 17	11 48	15	Th	0 37	1 22
16	S	10 53	11 22	16	Tu	..	0 21	16	F	2 7	2 51
17	𝔖	11 53	..	17	W	0 57	1 35	17	S	3 33	4 11
18	M	0 24	0 55	18	Th	2 13	2 50	18	𝔖	4 40	5 3
19	Tu	1 26	1 57	19	F	3 33	4 13	19	M	5 25	5 45
20	W	2 26	2 59	20	S	4 46	5 12	20	Tu	6 4	6 21
21	Th	3 35	4 12	21	𝔖	5 37	6 0	21	W	6 38	6 53
22	F	4 44	5 11	22	M	6 22	6 43	22	Th	7 9	7 24
23	S	5 38	6 4	23	Tu	7 2	7 21	23	F	7 39	7 54
24	𝔖	6 31	6 56	24	W	7 39	7 56	24	S	8 8	8 22
25	M	7 18	7 40	25	Th	8 12	8 28	25	𝔖	8 37	8 52
26	Tu	8 0	8 19	26	F	8 43	8 59	26	M	9 7	9 22
27	W	8 39	8 57	27	S	9 14	9 29	27	Tu	9 37	9 54
28	Th	9 16	9 33	28	𝔖	9 44	10 0	28	W	10 15	10 40
29	F	9 51	10 7	29	M	10 16	10 35	29	Th	11 10	11 45
30	S	10 25	10 45	30	Tu	10 57	11 23	30	F	..	0 26
31	𝔖	11 6	11 31	31	W	11 52	..				

OCTOBER.		GOOLE High Water.		NOVEMBER.		GOOLE High Water.		DECEMBER.		GOOLE High Water.	
Date.	Day.	Morn.	Aftern.	Date.	Day.	Morn.	Aftern.	Date.	Day.	Morn.	Aftern.
		h m	h m			h m	h m			h m	h m
1	S	1 11	1 55	1	Tu	3 17	3 45	1	Th	3 27	3 53
2	𝔖	2 37	3 18	2	W	4 10	4 31	2	F	4 18	4 42
3	M	3 53	4 22	3	Th	4 52	5 11	3	S	5 5	5 28
4	Tu	4 45	5 6	4	F	5 32	5 54	4	𝔖	5 54	6 19
5	W	5 26	5 46	5	S	6 17	6 40	5	M	6 45	7 12
6	Th	6 6	6 26	6	𝔖	7 3	7 27	6	Tu	7 37	8 1
7	F	6 46	7 7	7	M	7 50	8 11	7	W	8 26	8 51
8	S	7 28	7 48	8	Tu	8 34	8 59	8	Th	9 16	9 40
9	𝔖	8 9	8 30	9	W	9 24	9 48	9	F	10 5	10 32
10	M	8 52	9 15	10	Th	10 18	10 52	10	S	11 3	11 36
11	Tu	9 39	10 2	11	F	11 31	..	11	𝔖	..	0 9
12	W	10 30	11 5	12	S	0 10	0 50	12	M	0 41	1 11
13	Th	11 45	..	13	𝔖	1 28	2 5	13	Tu	1 41	2 10
14	F	0 27	1 13	14	M	2 37	3 9	14	W	2 37	3 6
15	S	1 57	2 39	15	Tu	3 38	4 3	15	Th	3 33	3 57
16	𝔖	3 17	3 51	16	W	4 25	4 44	16	F	4 21	4 42
17	M	4 20	4 42	17	Th	5 1	5 18	17	S	5 2	5 22
18	Tu	5 1	5 18	18	F	5 34	5 50	18	𝔖	5 40	5 58
19	W	5 35	5 51	19	S	6 6	6 23	19	M	6 18	6 37
20	Th	6 8	6 23	20	𝔖	6 40	6 56	20	Tu	6 55	7 14
21	F	6 38	6 53	21	M	7 12	7 29	21	W	7 34	7 52
22	S	7 7	7 23	22	Tu	7 45	8 3	22	Th	8 10	8 30
23	𝔖	7 38	7 52	23	W	8 19	8 38	23	F	8 49	9 9
24	M	8 7	8 21	24	Th	8 57	9 16	24	S	9 30	9 52
25	Tu	8 36	8 52	25	F	9 37	10 1	25	𝔖	10 16	10 41
26	W	9 10	9 28	26	S	10 29	11 2	26	M	11 9	11 41
27	Th	9 48	10 12	27	𝔖	11 37	..	27	Tu	..	0 13
28	F	10 43	11 19	28	M	0 15	0 51	28	W	0 45	1 17
29	S	..	0 1	29	Tu	1 26	1 59	29	Th	1 47	2 15
30	𝔖	0 43	1 26	30	W	2 27	2 58	30	F	2 45	3 17
31	M	2 5	2 42					31	S	3 49	4 21

Hull tides 59 minutes earlier than Goole each day.

TABLE

SHOWING *the* NUMBER *of* DAYS *between any two* DATES; *also showing the* NUMBER *of* DAYS *from any* DAY *throughout the* YEAR *to the* 31ST *of* DECEMBER, *the usual period to which Interest is Calculated.*

JANUARY.			FEBRUARY.			MARCH.			APRIL.			MAY.			JUNE.		
Jan.	Number.	Days to Dec. 31.	Feb.	Number.	Days to Dec. 31.	Mar.	Number.	Days to Dec. 31.	April	Number.	Days to Dec. 31.	May.	Number.	Days to Dec. 31.	June.	Number.	Days to Dec. 31.
1	1	364	1	32	333	1	60	305	1	91	274	1	121	244	1	152	213
2	2	363	2	33	332	2	61	304	2	92	273	2	122	243	2	153	212
3	3	362	3	34	331	3	62	303	3	93	272	3	123	242	3	154	211
4	4	361	4	35	330	4	63	302	4	94	271	4	124	241	4	155	210
5	5	360	5	36	329	5	64	301	5	95	270	5	125	240	5	156	209
6	6	359	6	37	328	6	65	300	6	96	269	6	126	239	6	157	208
7	7	358	7	38	327	7	66	299	7	97	268	7	127	238	7	158	207
8	8	357	8	39	326	8	67	298	8	98	267	8	128	237	8	159	206
9	9	356	9	40	325	9	68	297	9	99	266	9	129	236	9	160	205
10	10	355	10	41	324	10	69	296	10	100	265	10	130	235	10	161	204
11	11	354	11	42	323	11	70	295	11	101	264	11	131	234	11	162	203
12	12	353	12	43	322	12	71	294	12	102	263	12	132	233	12	163	202
13	13	352	13	44	321	13	72	293	13	103	262	13	133	232	13	164	201
14	14	351	14	45	320	14	73	292	14	104	261	14	134	231	14	165	200
15	15	350	15	46	319	15	74	291	15	105	260	15	135	230	15	166	199
16	16	349	16	47	318	16	75	290	16	106	259	16	136	229	16	167	198
17	17	348	17	48	317	17	76	289	17	107	258	17	137	228	17	168	197
18	18	347	18	49	316	18	77	288	18	108	257	18	138	227	18	169	196
19	19	346	19	50	315	19	78	287	19	109	256	19	139	226	19	170	195
20	20	345	20	51	314	20	79	286	20	110	255	20	140	225	20	171	194
21	21	344	21	52	313	21	80	285	21	111	254	21	141	224	21	172	193
22	22	343	22	53	312	22	81	284	22	112	253	22	142	223	22	173	192
23	23	342	23	54	311	23	82	283	23	113	252	23	143	222	23	174	191
24	24	341	24	55	310	24	83	282	24	114	251	24	144	221	24	175	190
25	25	340	25	56	309	25	84	281	25	115	250	25	145	220	25	176	189
26	26	339	26	57	308	26	85	280	26	116	249	26	146	219	26	177	188
27	27	338	27	58	307	27	86	279	27	117	248	27	147	218	27	178	187
28	28	337	28	59	306	28	87	278	28	118	247	28	148	217	28	179	186
29	29	336				29	88	277	29	119	246	29	149	216	29	180	185
30	30	335				30	89	276	30	120	245	30	150	215	30	181	184
31	31	334				31	90	275				31	151	214			

TABLE

SHOWING *the* NUMBER *of* DAYS *between any two* DATES, *&c.*—CONTINUED.

JULY.			AUGUST.			SEPTEMBER.			OCTOBER.			NOVEMBER.			DECEMBER.		
July.	Number.	Days to Dec. 31.	Aug.	Number.	Days to Dec. 31.	Sept.	Number.	Days to Dec. 31.	Oct.	Number.	Days to Dec. 31.	Nov.	Number.	Days to Dec. 31.	Dec.	Number.	Days to Dec. 31
1	182	183	1	213	152	1	244	121	1	274	91	1	305	60	1	335	30
2	183	182	2	214	151	2	245	120	2	275	90	2	306	59	2	336	29
3	184	181	3	215	150	3	246	119	3	276	89	3	307	58	3	337	28
4	185	180	4	216	149	4	247	118	4	277	88	4	308	57	4	338	27
5	186	179	5	217	148	5	248	117	5	278	87	5	309	56	5	339	26
6	187	178	6	218	147	6	249	116	6	279	86	6	310	55	6	340	25
7	188	177	7	219	146	7	250	115	7	280	85	7	311	54	7	341	24
8	189	176	8	220	145	8	251	114	8	281	84	8	312	53	8	342	23
9	190	175	9	221	144	9	252	113	9	282	83	9	313	52	9	343	22
10	191	174	10	222	143	10	253	112	10	283	82	10	314	51	10	344	21
11	192	173	11	223	142	11	254	111	11	284	81	11	315	50	11	345	20
12	193	172	12	224	141	12	255	110	12	285	80	12	316	49	12	346	19
13	194	171	13	225	140	13	256	109	13	286	79	13	317	48	13	347	18
14	195	170	14	226	139	14	257	108	14	287	78	14	318	47	14	348	17
15	196	169	15	227	138	15	258	107	15	288	77	15	319	46	15	349	16
16	197	168	16	228	137	16	259	106	16	289	76	16	320	45	16	350	15
17	198	167	17	229	136	17	260	105	17	290	75	17	321	44	17	351	14
18	199	166	18	230	135	18	261	104	18	291	74	18	322	43	18	352	13
19	200	165	19	231	134	19	262	103	19	292	73	19	323	42	19	353	12
20	201	164	20	232	133	20	263	102	20	293	72	20	324	41	20	354	11
21	202	163	21	233	132	21	264	101	21	294	71	21	325	40	21	355	10
22	203	162	22	234	131	22	265	100	22	295	70	22	326	39	22	356	9
23	204	161	23	235	130	23	266	99	23	296	69	23	327	38	23	357	8
24	205	160	24	236	129	24	267	98	24	297	68	24	328	37	24	358	7
25	206	159	25	237	128	25	268	97	25	298	67	25	329	36	25	359	6
26	207	158	26	238	127	26	269	96	26	299	66	26	330	35	26	360	5
27	208	157	27	239	126	27	270	95	27	300	65	27	331	34	27	361	4
28	209	156	28	240	125	28	271	94	28	301	64	28	332	33	28	362	3
29	210	155	29	241	124	29	272	93	29	302	63	29	333	32	29	363	2
30	211	154	30	242	123	30	273	92	30	303	62	30	334	31	30	364	1
31	212	153	31	243	122				31	304	61				31	365	

Table Showing the Number of Days from any Day of one Month to the same Day of any other Month.

NUMBER OF DAYS FROM DAY TO DAY.

From to	Jan.	Feb.	Mar.	April	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.
January ..	365	31	59	90	120	151	181	212	243	273	304	334
February..	334	365	28	59	89	120	150	181	212	242	273	303
March....	306	337	365	31	61	92	122	153	184	214	245	275
April	275	306	334	365	30	61	91	122	153	183	214	244
May	245	276	304	335	365	31	61	92	123	153	184	214
June	214	245	273	304	334	365	30	61	92	122	153	183
July	184	215	243	274	304	335	365	31	62	92	123	153
August....	153	184	212	243	273	304	334	365	31	61	92	122
September	122	153	181	212	242	273	303	334	365	30	61	91
October ..	92	123	151	182	212	243	273	304	335	365	31	61
November..	61	92	120	151	181	212	242	273	304	334	365	30
December .	31	62	90	121	151	182	212	243	274	304	335	365

Example of Use of Table:—To find the number of days *from* 16th August to 27th February. Find August in the side column and February at the top; the number at the intersection, viz., 184, is the number of days from 16th August to 16th February; add 11 (the difference between 16 and 27), and the sum 195 is the number required. Similarly, the number from 16th August to 5th February is 184 less 11, or 173.

A CALENDAR

For Ascertaining Any Day of the Week for any Given Time within the Present Century.

Years 1801 to 1900.											31 Jan.	28 Feb.	31 Mar.	30 April	31 May.	30 June	31 July.	31 Aug.	30 Sept.	31 Oct.	30 Nov.	31 Dec.
1801	1807	1818	1829	1835	1846	1857	1863	1874	1885	1891	4	7	7	3	5	1	3	6	2	4	7	2
1802	1813	1819	1830	1841	1847	1858	1869	1875	1886	1897	5	1	1	4	6	2	4	7	3	5	1	3
1803	1814	1825	1831	1842	1853	1859	1870	1881	1887	1898	6	2	2	5	7	3	5	1	4	6	2	4
1805	1811	1822	1833	1839	1850	1861	1867	1878	1889	1895	2	5	5	1	3	6	1	4	7	2	5	7
1806	1817	1823	1834	1845	1851	1862	1873	1879	1890	..	3	6	6	2	4	7	2	5	1	3	6	1
1809	1815	1826	1837	1843	1854	1865	1871	1882	1893	1899	7	3	3	6	1	4	6	2	5	7	3	5
1810	1821	1827	1838	1849	1855	1866	1877	1883	1894	1900	1	4	4	7	2	5	7	3	6	1	4	6

Note.—To ascertain any day of the week in any year of the present century, first look in the table of years for the year required, and under the months are figures which refer to the corresponding figures at the head of the columns of days below. *For example:* To know what day of the week May 4 was on in the year 1876, in the table of years look for 1876, and in a parallel line, under May, is figure 1, which directs to column 1, in which it will be seen that May 4 fell on Thursday.

LEAP YEARS.				..	29	..	..	..	..	..	..	..	..	..	..
1804	1832	1860	1888	7	3	4	7	2	5	7	3	6	1	4	6
1808	1836	1864	1892	5	1	2	5	7	3	5	1	4	6	2	4
1812	1840	1868	1896	3	6	7	3	5	1	3	6	2	4	7	2
1816	1844	1872	..	1	4	5	1	3	6	1	4	7	2	5	7
1820	1848	1876	..	6	2	3	6	1	4	6	2	5	7	3	5
1824	1852	1880	..	4	7	1	4	6	2	4	7	3	5	1	3
1828	1856	1884	..	2	5	6	2	4	7	2	5	1	3	6	1

1	2	3	4	5	6	7
Monday 1	Tuesday 1	Wednesday 1	Thursday 1	Friday 1	Saturday 1	SUNDAY 1
Tuesday 2	Wednesday 2	Thursday 2	Friday 2	Saturday 2	SUNDAY 2	Monday 2
Wednesday 3	Thursday 3	Friday 3	Saturday 3	SUNDAY 3	Monday 3	Tuesday 3
Thursday 4	Friday 4	Saturday 4	SUNDAY 4	Monday 4	Tuesday 4	Wednesday 4
Friday 5	Saturday 5	SUNDAY 5	Monday 5	Tuesday 5	Wednesday 5	Thursday 5
Saturday 6	SUNDAY 6	Monday 6	Tuesday 6	Wednesday 6	Thursday 6	Friday 6
SUNDAY 7	Monday 7	Tuesday 7	Wednesday 7	Thursday 7	Friday 7	Saturday 7
Monday 8	Tuesday 8	Wednesday 8	Thursday 8	Friday 8	Saturday 8	SUNDAY 8
Tuesday 9	Wednesday 9	Thursday 9	Friday 9	Saturday 9	SUNDAY 9	Monday 9
Wednes. 10	Thursday 10	Friday 10	Saturday 10	SUNDAY 10	Monday 10	Tuesday 10
Thursday 11	Friday 11	Saturday 11	SUNDAY 11	Monday 11	Tuesday 11	Wednes. 11
Friday 12	Saturday 12	SUNDAY 12	Monday 12	Tuesday 12	Wednes. 12	Thursday 12
Saturday 13	SUNDAY 13	Monday 13	Tuesday 13	Wednes. 13	Thursday 13	Friday 13
SUNDAY 14	Monday 14	Tuesday 14	Wednes. 14	Thursday 14	Friday 14	Saturday 14
Monday 15	Tuesday 15	Wednes. 15	Thursday 15	Friday 15	Saturday 15	SUNDAY 15
Tuesday 16	Wednes. 16	Thursday 16	Friday 16	Saturday 16	SUNDAY 16	Monday 16
Wednes. 17	Thursday 17	Friday 17	Saturday 17	SUNDAY 17	Monday 17	Tuesday 17
Thursday 18	Friday 18	Saturday 18	SUNDAY 18	Monday 18	Tuesday 18	Wednes. 18
Friday 19	Saturday 19	SUNDAY 19	Monday 19	Tuesday 19	Wednes. 19	Thursday 19
Saturday 20	SUNDAY 20	Monday 20	Tuesday 20	Wednes. 20	Thursday 20	Friday 20
SUNDAY 21	Monday 21	Tuesday 21	Wednes. 21	Thursday 21	Friday 21	Saturday 21
Monday 22	Tuesday 22	Wednes. 22	Thursday 22	Friday 22	Saturday 22	SUNDAY 22
Tuesday 23	Wednes. 23	Thursday 23	Friday 23	Saturday 23	SUNDAY 23	Monday 23
Wednes. 24	Thursday 24	Friday 24	Saturday 24	SUNDAY 24	Monday 24	Tuesday 24
Thursday 25	Friday 25	Saturday 25	SUNDAY 25	Monday 25	Tuesday 25	Wednes. 25
Friday 26	Saturday 26	SUNDAY 26	Monday 26	Tuesday 26	Wednes. 26	Thursday 26
Saturday 27	SUNDAY 27	Monday 27	Tuesday 27	Wednes. 27	Thursday 27	Friday 27
SUNDAY 28	Monday 28	Tuesday 28	Wednes. 28	Thursday 28	Friday 28	Saturday 28
Monday 29	Tuesday 29	Wednes. 29	Thursday 29	Friday 29	Saturday 29	SUNDAY 29
Tuesday 30	Wednes. 30	Thursday 30	Friday 30	Saturday 30	SUNDAY 30	Monday 30
Wednes. 31	Thursday 31	Friday 31	Saturday 31	SUNDAY 31	Monday 31	Tuesday 31

A READY RECKONER.

No.	¼d.	½d.	¾d.	1d.	2d.	3d.	4d.	5d.	6d.	7d.	8d.	9d.	10d.	11d.	No.
1	0 0¼	0 0½	0 0¾	0 1	0 2	0 3	0 4	0 5	0 6	0 7	0 8	0 9	0 10	0 11	1
2	0 0½	0 1	0 1½	0 2	0 4	0 6	0 8	0 10	1 0	1 2	1 4	1 6	1 8	1 10	2
3	0 0¾	0 1½	0 2¼	0 3	0 6	0 9	1 0	1 3	1 6	1 9	2 0	2 3	2 6	2 9	3
4	0 1	0 2	0 3	0 4	0 8	1 0	1 4	1 8	2 0	2 4	2 8	3 0	3 4	3 8	4
5	0 1¼	0 2½	0 3¾	0 5	0 10	1 3	1 8	2 1	2 6	2 11	3 4	3 9	4 2	4 7	5
6	0 1½	0 3	0 4½	0 6	1 0	1 6	2 0	2 6	3 0	3 6	4 0	4 6	5 0	5 6	6
7	0 1¾	0 3½	0 5¼	0 7	1 2	1 9	2 4	2 11	3 6	4 1	4 8	5 3	5 10	6 5	7
8	0 2	0 4	0 6	0 8	1 4	2 0	2 8	3 4	4 0	4 8	5 4	6 0	6 8	7 4	8
9	0 2¼	0 4½	0 6¾	0 9	1 6	2 3	3 0	3 9	4 6	5 3	6 0	6 9	7 6	8 3	9
10	0 2½	0 5	0 7½	0 10	1 8	2 6	3 4	4 2	5 0	5 10	6 8	7 6	8 4	9 2	10
11	0 2¾	0 5½	0 8¼	0 11	1 10	2 9	3 8	4 7	5 6	6 5	7 4	8 3	9 2	10 1	11
12	0 3	0 6	0 9	1 0	2 0	3 0	4 0	5 0	6 0	7 0	8 0	9 0	10 0	11 0	12
13	0 3¼	0 6½	0 9¾	1 1	2 2	3 3	4 4	5 5	6 6	7 7	8 8	9 9	10 10	11 11	13
14	0 3½	0 7	0 10½	1 2	2 4	3 6	4 8	5 10	7 0	8 2	9 4	10 6	11 8	12 10	14
15	0 3¾	0 7½	0 11¼	1 3	2 6	3 9	5 0	6 3	7 6	8 9	10 0	11 3	12 6	13 9	15
16	0 4	0 8	1 0	1 4	2 8	4 0	5 4	6 8	8 0	9 4	10 8	12 0	13 4	14 8	16
17	0 4¼	0 8½	1 0¾	1 5	2 10	4 3	5 8	7 1	8 6	9 11	11 4	12 9	14 2	15 7	17
18	0 4½	0 9	1 1½	1 6	3 0	4 6	6 0	7 6	9 0	10 6	12 0	13 6	15 0	16 6	18
19	0 4¾	0 9½	1 2¼	1 7	3 2	4 9	6 4	7 11	9 6	11 1	12 8	14 3	15 10	17 5	19
20	0 5	0 10	1 3	1 8	3 4	5 0	6 8	8 4	10 0	11 8	13 4	15 0	16 8	18 4	20
21	0 5¼	0 10½	1 3¾	1 9	3 6	5 3	7 0	8 9	10 6	12 3	14 0	15 9	17 6	19 3	21
22	0 5½	0 11	1 4½	1 10	3 8	5 6	7 4	9 2	11 0	12 10	14 8	16 6	18 4	20 2	22
23	0 5¾	0 11½	1 5¼	1 11	3 10	5 9	7 8	9 7	11 6	13 5	15 4	17 3	19 2	21 1	23
24	0 6	1 0	1 6	2 0	4 0	6 0	8 0	10 0	12 0	14 0	16 0	18 0	20 0	22 0	24
25	0 6¼	1 0½	1 6¾	2 1	4 2	6 3	8 4	10 5	12 6	14 7	16 8	18 9	20 10	22 11	25
26	0 6½	1 1	1 7½	2 2	4 4	6 6	8 8	10 10	13 0	15 2	17 4	19 6	21 8	23 10	26
27	0 6¾	1 1½	1 8¼	2 3	4 6	6 9	9 0	11 3	13 6	15 9	18 0	20 3	22 6	24 9	27
28	0 7	1 2	1 9	2 4	4 8	7 0	9 4	11 8	14 0	16 4	18 8	21 0	23 4	25 8	28
29	0 7¼	1 2½	1 9¾	2 5	4 10	7 3	9 8	12 1	14 6	16 11	19 4	21 9	24 2	26 7	29
30	0 7½	1 3	1 10½	2 6	5 0	7 6	10 0	12 6	15 0	17 6	20 0	22 6	25 0	27 6	30
33	0 8¼	1 4½	2 0¾	2 9	5 6	8 3	11 0	13 9	16 6	19 3	22 0	24 9	27 6	30 3	33
36	0 9	1 6	2 3	3 0	6 0	9 0	12 0	15 0	18 0	21 0	24 0	27 0	30 0	33 0	36
40	0 10	1 8	2 6	3 4	6 8	10 0	13 4	16 8	20 0	23 4	26 8	30 0	33 4	36 8	40
42	0 10½	1 9	2 7½	3 6	7 0	10 6	14 0	17 6	21 0	24 6	28 0	31 6	35 0	38 6	42
45	0 11¼	1 10½	2 9¾	3 9	7 6	11 3	15 0	18 9	22 6	26 3	30 0	33 9	37 6	41 3	45
48	1 0	2 0	3 0	4 0	8 0	12 0	16 0	20 0	24 0	28 0	32 0	36 0	40 0	44 0	48
50	1 0½	2 1	3 1½	4 2	8 4	12 6	16 8	20 10	25 0	29 2	33 4	37 6	41 8	45 10	50
51	1 0¾	2 1½	3 2¼	4 3	8 6	12 9	17 0	21 3	25 6	29 9	34 0	38 3	42 6	46 9	51
52	1 1	2 2	3 3	4 4	8 8	13 0	17 4	21 8	26 0	30 4	34 8	39 0	43 4	47 8	52
53	1 1¼	2 2½	3 3¾	4 5	8 10	13 3	17 8	22 1	26 6	30 11	35 4	39 9	44 2	48 7	53
54	1 1½	2 3	3 4½	4 6	9 0	13 6	18 0	22 6	27 0	31 6	36 0	40 6	45 0	49 6	54
56	1 2	2 4	3 6	4 8	9 4	14 0	18 8	23 4	28 0	32 8	37 4	42 0	46 8	51 4	56
60	1 3	2 6	3 9	5 0	10 0	15 0	20 0	25 0	30 0	35 0	40 0	45 0	50 0	55 0	60

WAGES TABLE.

Per Year.	Per Month.	Per Week.	Per Day.	Per Year.	Per Month.	Per Week.	Per Day.	Per Year.	Per Month.	Per Week.	Per Day.
£ s.	s. d.	s. d.	s. d.	£ s.	£ s. d.	s. d.	s. d.	£ s.	£ s. d.	£ s. d.	£ s. d.
0 10	0 10	0 2¼	0 0¼	8 0	0 13 4	3 1	0 5¼	18 0	1 10 0	0 6 11	0 0 11¾
1 0	1 8	0 4½	0 0¾	8 8	0 14 0	3 2¾	0 5½	18 18	1 11 6	0 7 3¼	0 1 0½
1 10	2 6	0 7	0 1	8 10	0 14 2	3 3¼	0 5½	19 0	1 11 8	0 7 3¾	0 1 0½
2 0	3 4	0 9¼	0 1¼	9 0	0 15 0	3 5½	0 6	20 0	1 13 4	0 7 8¼	0 1 1¼
2 2	3 6	0 9¾	0 1½	9 9	0 15 9	3 7½	0 6¼	30 0	2 10 0	0 11 6½	0 1 7¾
2 10	4 2	0 11½	0 1¾	10 0	0 16 8	3 10¼	0 6½	40 0	3 6 8	0 15 4½	0 2 2¼
3 0	5 0	1 1¾	0 2	10 10	0 17 6	4 0½	0 7	50 0	4 3 4	0 19 2¾	0 2 9
3 3	5 3	1 2½	0 2	11 0	0 18 4	4 3¾	0 7¼	60 0	5 0 0	1 3 1	0 3 3½
3 10	5 10	1 4¼	0 2¼	11 11	0 19 3	4 5¼	0 7½	70 0	5 16 8	1 6 11	0 3 10
4 0	6 8	1 6½	0 2¾	12 0	1 0 0	4 7½	0 8	80 0	6 13 4	1 10 9¼	0 4 4½
4 4	7 0	1 7½	0 2¾	12 12	1 1 0	4 10¼	0 8¼	90 0	7 10 0	1 14 7½	0 4 11¼
4 10	7 6	1 8¾	0 3	13 0	1 1 8	5 0	0 8½	100 0	8 6 8	1 18 5½	0 5 5¾
5 0	8 4	1 11	0 3¼	13 13	1 2 9	5 3	0 9	200 0	16 13 4	3 16 11	0 10 11½
5 5	8 9	2 0¼	0 3½	14 0	1 3 4	5 4½	0 9¼	300 0	25 0 0	5 15 4½	0 16 5¼
5 10	9 2	2 1½	0 3¾	14 14	1 4 6	5 7¾	0 9¾	400 0	33 6 8	7 13 10¼	1 1 11
6 0	10 0	2 3¾	0 4	15 0	1 5 0	5 9¼	0 9¾	500 0	41 13 4	9 12 3¾	1 7 4¾
6 6	10 6	2 5	0 4¼	15 15	1 6 3	6 0¾	0 10¼	600 0	50 0 0	11 10 9¼	1 12 10½
6 10	10 10	2 6	0 4¼	16 0	1 6 8	6 1¾	0 10½	700 0	58 6 8	13 9 2¾	1 18 4¼
7 0	11 8	2 8¼	0 4½	16 16	1 8 0	6 5½	0 11	800 0	66 13 4	15 7 8¼	2 3 10
7 7	12 3	2 10	0 4¾	17 0	1 8 4	6 6½	0 11¼	900 0	75 0 0	17 6 1¾	2 9 3¼
7 10	12 6	2 10½	0 5	17 17	1 9 9	6 10½	0 11¾	1000 0	83 6 8	19 4 7¼	2 14 9½

WEIGHTS AND MEASURES.

TROY WEIGHT.

		Pennywts.	Grains.	*gr.*
	Ounces.	1 =	24	*dwt.*
Pound.	1 =	20 =	480	oz.
1 =	12 =	240 =	5760	lb.

A carat = 4 grains. 100 Troy ounces = $190\frac{5}{7}$ Ounces Avoirdupois.

AVOIRDUPOIS WEIGHT.

							dr.Ty.gr.
					oz.	1=	$27\frac{11}{34}$
				lb.	1=	16=	$437\frac{1}{2}$
			st.	1=	16=	256=	7000
		qr.	1=	14=	224=	3584	
	cwt.	1=	2=	28=	448=	7168	
Ton.	1=	4=	8=	112=	1792=	28672	
1 =	20=	80=	160=	2240=	35840=	573440	
Ton.	*cwt.*	*qr.*	*st.*	*lb.*	*oz.*	*dr.*	*gr.*

A Cental = 100 pounds. 100 Ounces Avoirdupois = $91\frac{7}{48}$ Ounces Troy.

The Apothecaries' Weight is now the same as the Avoirdupois.

LINEAL MEASURE, OR MEASURE OF LENGTH.

					ft.	in.
				yds.	1 =	12
			pl.	1 =	3 =	36
		ch.	1 =	$5\frac{1}{2}$=	$16\frac{1}{2}$=	198
	fur.	1 =	4 =	22 =	66 =	792
Mile.	1 =	10 =	40 =	220 =	660 =	7920
1 =	8 =	80 =	320 =	1760 =	5280 =	63360

A league = 3 miles. A hand = 4 inches. A fathom = 6 feet.

Geographical degree = 60 geographical or nautical miles = 69·121 imper. miles.

Geographical mile = 1·150 imperial miles. A military pace = $2\frac{1}{2}$ feet.

SOLID OR CUBIC MEASURE.

	Cubic feet.	Cubic inches.
Cubic yard.	1 =	1728
1 =	27 =	46656

1 Ton of Shipping = 40 cubic feet.
1 Barrel Bulk = 5 cubic feet.

LIQUID MEASURE OF CAPACITY.

		Pints.	Gills.
	Quarts.	1 =	4
Gallon.	1 =	2 =	8
1 =	4 =	8 =	32

A hogshead (hhd.) contains 63 gallons. A pipe is 2 hogsheads, and 2 pipes form a tun. All liquids are measured by this table.

GRAIN MEASURE, &c., OR DRY MEASURE OF CAPACITY.

		Pecks.	Gallons.
	Bushels.	1 =	2
Quarter.	1 =	4 =	8
1 =	8 =	32 =	64

1 Boll of Wheat = 4 bushels nearly.
1 Boll of Barley = 6 „ „
5 Bushels are a sack.
5 Quarters make a load.

SQUARE OR LAND MEASURE.

				Sq.feet.	Sq.in.
			Sq.yards.	1 =	144
		Sq.poles.	1 =	9 =	1296
	Sq.roods.	1 =	$30\frac{1}{4}$=	$272\frac{1}{4}$=	39204
Sq.acre.	1 =	40 =	1210 =	10890 =	1568160
1 =	4 =	160 =	4840 =	43560 =	6272640

1 square mile=640 acres: 36 square yards=1 rood of building: 100 sq. feet = 1 square of flooring: $272\frac{1}{4}$ sq. feet = 1 rood of bricklayer's work. The chain with which land is measured is 22 yards long, and 1 sq. chain = 10,000 sq. links, contains 22 × 22 = 484 sq. yards: 10 sq. chains = 1 acre.

TABLE OF TIME.

			Minutes.	Seconds.
		Hours.	1 =	60
	Days.	1 =	60 =	3600
Week.	1 =	24 =	1440 =	86400
1 =	7 =	168 =	10080 =	604800

1 Common Year = 365 days, or 52 weeks 1 day.
1 Leap Year = 366 days, or 52 weeks 2 days.
1 Solar Year = 365 days 5 hours 48 minutes 49 seconds.

GEOGRAPHICAL OR NAUTICAL MEASURE.

1 Geographical mile = { $1\frac{3}{20}$ imperial mile of 6,076 feet.
3 „ miles .. = 1 league.
60 „ miles .. = { 1 degree, marked *deg.* or [°].
360 „ degs. or about 24,855½ imp. miles = { Circumference of the earth.

BREAD WEIGHT.

	lb.	oz.
A Peck Loaf weighs	17	$6\frac{1}{2}$
A Half Peck Loaf	8	11
A Quartern Loaf	4	5
A Peck or Stone of Flour	14	0
A Bushel of Flour	56	6
A Sack of Flour, or 5 Bushels	280	0

USEFUL WEIGHTS.

The following Table will be found useful when it is desired to ascertain the weight of a letter or other article, and suitable weights are not at hand. The weight given is that of coins fairly worn; allowance must be made if those used be new or very old.

$\frac{1}{4}$ oz.....Halfpenny and threepenny piece.
$\frac{1}{3}$ „ ....One penny piece.
$\frac{1}{2}$ „ ....Florin and sixpence.
1 „ ....Three pennies.
2 „ ....4 half-crowns and one shilling.
4 „ ....4 florins, 4 half-crowns, $2\frac{1}{2}$ pennies.

BOOKS.

	Pages.		Leaves.		Sheets.
Folio Books	4	or	2	make	1
Quarto, or 4to	8	„	4	„	1
Octavo, 8vo............	16	„	8	„	1
Duodecimo, or 12mo ..	24	„	12	„	1
Octodecimo, or 18mo ..	36	„	18	„	1

24mo, 32mo, 48mo, 72mo, &c., &c.

TERMS AND ABBREVIATIONS COMMONLY USED IN BUSINESS.

A/c	Account.
C	Currency.
$	A dollar.
E. E.	Errors excepted.
E. & O. E.	Errors and omissions excepted.
F. O. B.	Free on board (delivered on deck without expense to the ship).
F. P. A.	Free of particular average.
Inst.	Present month.
Prox.	Next month.
Ult.	Last month.
D/D	Days after date.
M/D	Months after date.
D/S	Days after sight.
%	Per cent.
@ ꝑ ℔	At per pound.
B/L	Bill of lading.
Ad valorem	According to value.
Affidavit	Statement on oath.
Affirmation	Statement without an oath.
Agio	The premium borne by a better sort of money above an inferior.
Assets	A term for property in contradistinction to liabilities.
Banco	A continental term for bank money at Hamburg and other places.

Dead Freight.—The damage payable by one who engages to load a ship fully, and fails to do so.

Deviation, in marine insurance, is that divergence from the voyage insured which releases the underwriter from his risk.

Discount.—An allowance made for payment of money before due.

Policy.—The document containing the contract of insurance. A *Valued Policy* is when the interest insured is valued. An *Open Policy* is one in which the amount is left for subsequent proof. In an open policy where the value shipped does not equal the value insured, the difference is termed *over insurance;* and the proportionable amount of premium returnable to the insurer is called a *return for short interest.*

Primage.—A small allowance for the shipmaster's care of goods, now generally included in the freight.

Pro rata.—Payment in proportion to the various interests concerned.

Quid pro quo.—Giving one thing for another.

Respondentia.—A contract of loan by which goods in a ship are hypothecated to the lender, as in bottomry.

Ullage.—The quantity a cask wants of being full.

PRINCIPAL ARTICLES OF THE CALENDAR,

FOR THE YEAR 1892.

Golden Number	xii	Dominical Letter	CB
Epact	1	Roman Indiction	5
Solar Cycle	25	Julian Period	6605

FIXED AND MOVABLE FESTIVALS, ANNIVERSARIES, ETC.

Epiphany	Jan. 6	Queen Victoria born (1819)	May 24
Septuagesima Sunday	Feb. 14	Ascension Day	,, 26
Sexagesima Sunday	,, 21	Pentecost—Whit Sunday	June 5
Quinquagesima Sunday	,, 28	Trinity Sunday	,, 12
St. David	Mar. 1	Corpus Christi	,, 16
Ash Wednesday	,, 2	Accession of Queen Vict. (1837)	,, 20
Quadragesima—1 Sun. in Lent	,, 6	Proclamation	,, 21
St. Patrick	,, 17	St. John Baptist—Midsum. Day	,, 24
Lady Day	,, 25	St. Michael—Michaelmas Day	Sept. 29
Palm Sunday	April 10	Prince of Wales born (1841)	Nov. 9
Good Friday	,, 15	Advent Sunday	,, 27
Easter Sunday	,, 17	St. Andrew	,, 30
St. George	,, 23	St. Thomas	Dec. 21
Low Sunday	,, 24	Christmas Day (Sunday)	,, 25
Rogation Sunday	May 22		

The Year 5653 of the Jewish Era commences on September 22nd, 1892.

Ramadân (Month of Abstinence observed by the Turks) commences on March 30th, 1892.

The Year 1310 of the Mahommedan Era commences on July 26th, 1892.

Calendar for 1892.

January.

S	..	3	10	17	24	31
M	..	4	11	18	25	..
Tu	..	5	12	19	26	..
W	..	6	13	20	27	..
Th	..	7	14	21	28	..
F	1	8	15	22	29	..
S	2	9	16	23	30	..

February.

S	..	7	14	21	28
M	1	8	15	22	29
Tu	2	9	16	23	..
W	3	10	17	24	..
Th	4	11	18	25	..
F	5	12	19	26	..
S	6	13	20	27	..

March.

S	..	6	13	20	27
M	..	7	14	21	28
Tu	1	8	15	22	29
W	2	9	16	23	30
Th	3	10	17	24	31
F	4	11	18	25	..
S	5	12	19	26	..

April.

S	..	3	10	17	24
M	..	4	11	18	25
Tu	..	5	12	19	26
W	..	6	13	20	27
Th	..	7	14	21	28
F	1	8	15	22	29
S	2	9	16	23	30

May.

S	1	8	15	22	29
M	2	9	16	23	30
Tu	3	10	17	24	31
W	4	11	18	25	..
Th	5	12	19	26	..
F	6	13	20	27	..
S	7	14	21	28	..

June.

S	..	5	12	19	26
M	..	6	13	20	27
Tu	..	7	14	21	28
W	1	8	15	22	29
Th	2	9	16	23	30
F	3	10	17	24	..
S	4	11	18	25	..

July.

S	..	3	10	17	24	31
M	..	4	11	18	25	..
Tu	..	5	12	19	26	..
W	..	6	13	20	27	..
Th	..	7	14	21	28	..
F	1	8	15	22	29	..
S	2	9	16	23	30	..

August.

S	..	7	14	21	28
M	1	8	15	22	29
Tu	2	9	16	23	30
W	3	10	17	24	31
Th	4	11	18	25	..
F	5	12	19	26	..
S	6	13	20	27	..

September.

S	..	4	11	18	25
M	..	5	12	19	26
Tu	..	6	13	20	27
W	..	7	14	21	28
Th	1	8	15	22	29
F	2	9	16	23	30
S	3	10	17	24	..

October.

S	..	2	9	16	23	30
M	..	3	10	17	24	31
Tu	..	4	11	18	25	..
W	..	5	12	19	26	..
Th	..	6	13	20	27	..
F	..	7	14	21	28	..
S	1	8	15	22	29	..

November.

S	..	6	13	20	27
M	..	7	14	21	28
Tu	1	8	15	22	29
W	2	9	16	23	30
Th	3	10	17	24	..
F	4	11	18	25	..
S	5	12	19	26	..

December.

S	..	4	11	18	25
M	..	5	12	19	26
Tu	..	6	13	20	27
W	..	7	14	21	28
Th	1	8	15	22	29
F	2	9	16	23	30
S	3	10	17	24	31

January.

SUNRISE AND SUNSET.

1st Rises at.. 8 8 Sets at .. 4 0 | 15th Rises at .. 8 2 Sets at .. 4 18
8th ,, .. 8 7 ,, .. 4 7 | 22nd ,, .. 7 55 ,, .. 4 29
29th Rises at 7 46. Sets at 4 41.

Rising, Setting, and Changes of the Moon.

1st Rises.. 9 46 morn. Sets 5 9 aft. | 15th Rises 5 40 aft. Sets 9 19 morn.
8th ,, .. aft. ,, 1 36 morn. | 22nd ,, 0 43 morn. ,, 11 6 ,,
29th Rises 8 17 morn. Sets 4 7 aft.

First Quarter, 7th ...... 1 12 morn. | Last Quarter, 22nd ...... 3 43 morn.
Full Moon, 14th .... 3 27 ,, | New Moon, 29th .... 4 39 aft.

Day of Month.	Day of Week.	Year.	Remarkable Days, Festivals, Anniversaries, &c.
1	F	1801	Union with Ireland
2	S	1868	Decided to start Scottish Wholesale Society
3	S		**Second Sunday after Christmas**
4	M	1863	Working Men's College, London, opened
5	Tu	1827	Duke of York died
6	W		*Epiphany*
7	Th	1842	Retreat from Cabul
8	F	1864	Prince Albert Victor born
9	S		Fire Insurance expires
10	S		**First Sunday after Epiphany**—Penny Post commenced, 1840
11	M	1866	Wreck of the "London"
12	Tu	1887	Lord Iddesleigh died
13	W	1873	*Crumpsall Works purchased*
14	Th	1742	Halley, astronomer, died
15	F	1877	*Cork Branch established*
16	S	1809	Battle of Corunna. Sir John Moore killed
17	S		**Second Sunday after Epiphany**
18	M	1871	German Empire proclaimed
19	Tu	1876	Albert Music Hall, Glasgow, burnt
20	W	1779	David Garrick died
21	Th	1793	Louis XVI. guillotined
22	F	1831	Princess Christian born
23	S	1875	Canon Kingsley died
24	S		**Third Sunday after Epiphany**
25	M	1759	Robert Burns born
26	Tu	1878	Great Famine in China
27	W	1823	Dr. Jenner died
28	Th	1871	Paris capitulated
29	F	1833	First Reformed Parliament met [*"Plover" sold, 1880*
30	S		*Nomination Lists: Last day for receiving—S.S.*
31	S		**Fourth Sunday after Epiphany**

February.

SUNRISE AND SUNSET.

1st Rises at.. 7 42 Sets at .... 4 46 | 15th Rises at.. 7 18 Sets at .. 5 11
8th ,, .. 7 30 ,, ... 4 59 | 22nd ,, .. 7 4 ,, .. 5 25
29th Rises at 6 50. Sets at 5 37.

Rising, Setting, and Changes of the Moon.

1st Rises.. 9 28 morn. Sets 8 32 aft. | 15th Rises 8 11 aft. Sets 8 36 morn.
8th ,, aft. ,, 4 51 morn. | 22nd ,, 3 17 morn. ,, 10 37 ,,
29th Rises 7 49 morn. Sets 7 32 aft.

First Quarter, 5th........ 9 39 morn. | Last Quarter, 21st........ 0 15 morn.
Full Moon, 12th .... 7 38 aft. | New Moon, 28th .... 3 47 ,,

Day of Month.	Day of Week.	Year.	Remarkable Days, Festivals, Anniversaries, &c.
1	M	1878	George Cruikshank died
2	Tu	1874	*Tralee Branch opened—Candlemas Day*
3	W	1830	Marquis of Salisbury born
4	Th	1852	Holmfirth Flood
5	F	1881	Thomas Carlyle died
6	S	1685	King Charles II. died
7	**S**		**Fifth Sunday after Epiphany**—Charles Dickens
8	M		Half Quarter Day [born, 1812
9	Tu	1880	Wreck of the "Eurydice"
10	W	1840	Queen Victoria married
11	Th	1826	London University Charter
12	F	1637	Ben Johnson died
13	S	1847	Turner, historian, died—Trial of Warren Hastings
14	**S**		**Septuagesima Sunday**—*Opening of Newcastle*
15	M		Valentine's Day [*Building, Waterloo Street, 1876*
16	Tu	1887	Wreck of the "George Cromwell"
17	W	1861	Duchess of Albany born
18	Th	1889	*Enderby Extension opened*
19	F	1843	Adelina Patti born
20	S	1855	Joseph Hume died
21	**S**		**Sexagesima Sunday**—"*Pioneer" launched, 1879*—
22	M	1875	Sir Charles Lyell died [*N. Y. Branch estab., 1876*
23	Tu	1732	George Washington born
24	W	1806	James Barry died
25	Th	1878	KILMARNOCK BRANCH, SCOTTISH C.W.S., OPENED
26	F	1871	Treaty of Versailles
27	S	1807	H. W. Longfellow born
28	**S**		**Quinquagesima Sunday**—Tichborne Trial ended,
29	M	1852	John Landseer, engraver, died [1874

March.

SUNRISE AND SUNSET.

1st Rises at .. 6 48 Sets at .... 5 39 | 15th Rises at.... 6 15 Sets at.. 6 3
8th ,, .. 6 33 ,, ... 5 51 | 22nd ,, ... 5 59 ,, .. 6 16
29th Rises at 5 42. Sets at 6 26.

Rising, Setting, and Changes of the Moon.

1st Rises..8 3 morn. Sets 9 1 aft. | 15th Rises 8 17 aft. Sets 7 8 morn.
8th ,, 11 59 ,, ,, 4 44 ,, | 22nd ,, 3 14 morn. ,, 10 2 ,,
29th Rises 6 22 morn. Sets 7 59 aft.

First Quarter, 5th .... 7 15 aft. | Last Quarter, 21st ...... 5 16 aft.
Full Moon, 13th .... 0 55 ,, | New Moon, 28th .... 1 18 ,,

Day of Month.	Day of Week.	Year.	Remarkable Days, Festivals, Anniversaries, &c.
1	Tu	1869	*1, Balloon Street, Manchester, Warehouse opened*—
2	W		*Ash Wednesday* [*Voting Lists: Last day for receiving*
3	Th	1793	W. C. Macready born
4	F	1856	Covent Garden Theatre burnt [*Quarterly Meetings*
5	S		*Newcastle and London Branch and Divisional*
6	**S**		**Quadragesima—First Sunday in Lent**
7	M	1883	Green, historian, died
8	Tu	1844	Bernadotte died
9	W	1874	*London Branch established*
10	Th	1890	*Trial trip s.s. "Liberty"* [1817
11	F	1888	Emp. Wm. of Germany died—Dr. Livingstone born,
12	S		*General Quarterly Meeting*
13	**S**		**Second Sunday in Lent** [COMMENCED, 1887
14	M	1864	*Wholesale Society commenced business*—BATLEY MILL
15	Tu	1860	HECKMONDWIKE CO-OPERATIVE SOCIETY COMMENCED
16	W	1856	Prince Louis Napoleon born
17	Th		*St. Patrick*
18	F	1848	Princess Louise born
19	S	1832	First Reform Bill read a third time
20	**S**		**Third Sunday in Lent**—Sir Thomas Potter, Knight,
21	M	1871	Princess Louise married [died, 1845
22	Tu	1797	Emperor William I. of Germany died
23	W	1849	Battle of Novara
24	Th	1879	*Rouen Branch opened*—ECCLES CO-OPERATIVE SO-
25	F		*Lady Day* [CIETY COMMENCED, 1857
26	S		*Co-operative Wholesale Society Quarter Day*
27	**S**		**Fourth Sunday in Lent**
28	M	1884	Duke of Albany died
29	Tu	1879	*Trial trip s.s. "Pioneer"*—7TH CONGRESS, LONDON,
30	W	1707	Marshal Vauban died [1875. Prof. T. ROGERS, Pres.
31	Th	1883	SCOTTISH C.W.S. DECIDED TO ERECT BOOT FACTORY

April.

SUNRISE AND SUNSET.

1st Rises at .. 5 36 Sets at .. 6 33 | 15th Rises at.. 5 5 Sets at .. 6 55
8th ,, .. 5 22 ,, .. 6 44 | 22nd ,, .. 4 51 ,, .. 7 6
29th Rises at 4 37. Sets at 7 18.

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises 7 25 morn. Sets morn. | 15th Rises 10 53 aft. Sets 6 11 morn.
8th ,, 2 40 aft. ,, 4 37 ,, | 22nd ,, 3 37 morn. ,, aft.
29th Rises 5 53 morn. Sets 11 23 aft.

First Quarter, 4th........ 6 21 morn. | Last Quarter, 20th ...... 6 0 morn.
Full Moon, 12th .... 6 26 ,, | New Moon, 26th .... 9 46 aft.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &C.
1	F	1872	4TH CONGRESS, BOLTON. T. HUGHES, M.P., President
2	S	1877	9TH CON., LEICESTER. Hon. A. HERBERT, Pres.–*L'pool*
3	**S**		**Fifth Sunday in Lent** [*Depôt commenced, 1875*
4	M	1774	Oliver Goldsmith died
5	Tu	1811	Robert Raikes died
6	W	1874	6TH CONGRESS, HALIFAX. T. BRASSEY, M.P., Pres.
7	Th	1884	*Hamburg Branch commenced*
8	F	1778	Lord Chatham died [Insurance expires
9	S	1877	LEITH BRANCH, SCOTTISH WHOLESALE, OPENED—Fire
10	**S**		**Palm Sunday**—3RD CONGRESS, BIRMINGHAM. A.
11	M	1810	Sir H. Rawlinson born [HERBERT, M.P., Pres., 1871
12	Tu	1873	5TH CONGRESS, NEWCASTLE. J. COWEN, jun., Pres.
13	W		Length of day, 13h. 8m.
14	Th	1873	*Armagh Branch opened*—11TH CONGRESS, GLO'STER.
15	F		**Good Friday** [Prof. J. STUART, Pres., 1879
16	S	1746	Battle of Culloden [HODGSON, Pres., 1876
17	**S**		**Easter Sunday**—8TH CONGRESS, GLASGOW. Prof.
18	M		Bank Holiday—*Dunstan Corn Mill opened, 1891*
19	Tu	1881	Lord Beaconsfield died
20	W	1868	SCOTTISH CO-OPERATIVE WHOLESALE S. ENROLLED
21	Th	1873	Justus Liebig, chemist, died
22	F	1878	10TH CONGRESS, MANCHESTER. Marq. of RIPON, President—*Nottingham Saleroom opened, 1886*
23	S	1883	Red Cross Society instituted
24	**S**		**Low Sunday**—*Tipperary Branch opened, 1866*
25	M	1844	ROCHDALE PIONEERS' SOCIETY COMMENCED
26	Tu		*Easter Law Sittings begin*
27	W	1882	Prince Leopold married
28	Th	1759	William Pitt born
29	F	1856	Russian War ended
30	S		*Nomination Lists : Last day for receiving*

May.

SUNRISE AND SUNSET.

1st Rises at .. 4 33 Sets at .. 7 22 | 15th Rises at.. 4 11 Sets at .. 7 43
8th ,, .. 4 21 ,, .. 7 32 | 22nd ,, .. 4 0 ,, .. 7 53
29th Rises at 3 54. Sets at 8 2.

Rising, Setting, and Changes of the Moon.

1st Rises 7 34 morn. Sets 0 33 morn. | 15th Rises 11 59 aft. Sets 5 51 morn.
8th ,, 3 57 aft. ,, 3 25 ,, | 22nd ,, 2 32 morn. ,, 2 51 aft.
29th Rises 6 23 morn. Sets 11 57 aft.

First Quarter, 3rd ...... 7 12 aft. | Last Quarter, 19th ...... 2 53 aft.
Full Moon, 11th .... 10 59 ,, | New Moon, 26th .... 5 49 morn.

Day of Month.	Day of Week.	Year.	Remarkable Days, Festivals, Anniversaries, &c.
1	𝔖		**Second Sunday after Easter**—Duke of Wellington
2	M	1868	Thames Embankment opened [born, 1769
3	Tu	1845	Tom Hood died
4	W	1876	Strike at Constantinople
5	Th	1821	Napoleon Bonaparte died
6	F	1859	Humboldt died
7	S	1812	Robert Browning born [1860
8	𝔖		**Third Sunday after Easter**—Paper Duty abolished,
9	M	1873	John Stuart Mill died—Half Quarter Day
10	Tu	1816	Dr. Royle, Bishop of Liverpool, born
11	W	1812	Spencer Percival shot
12	Th	1869	Co-op. Printing Society, Manchester, com. business
13	F	1771	Robert Owen born
14	S	1883	15TH CON., EDINBURGH. W. E. BAXTER, M.P., Pres.
15	𝔖		**Fourth Sunday after Easter**
16	M	1871	Vendome Column destroyed
17	Tu	1880	12TH CON., NEWCASTLE. Bishop of DURHAM, Pres.
18	W	1891	23RD CON., LINCOLN. A. H. D. ACLAND, M.P., Pres.
19	Th	1873	Metric System introduced
20	F	1506	Columbus died
21	S	1888	20TH CONGRESS, DEWSBURY. E. V. NEALE, Pres.
22	𝔖		**Rogation Sunday**—Lloyd Jones died, 1886
23	M	1812	Guilia Grisi born
24	Tu	1876	*Purchase of s.s. "Plover"*
25	W	1885	17TH CONGRESS, OLDHAM. LLOYD JONES, President
26	Th	1890	22ND CONGRESS, GLASGOW. Earl of ROSEBERY, Pres.
27	F	1564	Calvin died
28	S	1878	Earl Russell died [OXFORD. Ld. REAY, Pres., 1882
29	𝔖	1859	MANCHESTER EQUIT. SOCIETY COM.—14TH CONGRESS,
30	M	1887	19TH CONGRESS, CARLISLE. G. J. HOLYOAKE, Pres.
31	Tu		*Voting Lists: Last day for receiving*

June.

SUNRISE AND SUNSET.

1st Rises at .. 3 52 Sets at .. 8 5 | 15th Rises at .. 3 45 Sets at .. 8 15
8th „ .. 3 47 „ .. 8 10 | 22nd „ .. 3 46 „ .. 8 18
29th Rises at 3 49. Sets at 8 17.

Rising, Setting, and Changes of the Moon.

1st Rises .. 10 13 morn. Sets 0 51 morn. | 15th Rises morn. Sets 8 24 morn.
8th „ 6 28 aft. „ 2 23 „ | 22nd „ 1 46 „ „ 6 23 aft.
29th Rises 9 8 morn. Sets 11 27 „

First Quarter, 2nd ...... 9 51 morn. | Last Quarter, 17th .... 9 1 aft.
Full Moon, 10th .... 1 32 aft. | New Moon, 24th .... 2 7 „

Day of Month.	Day of Week.	Year.	Remarkable Days, Festivals, Anniversaries, &c.
1	W	1868	*Kilmallock Branch opened*
2	Th	1884	16th Congress, Derby. Sedley Taylor, Pres.
3	F	1865	Prince George of Wales born [*Quarterly Meetings*
4	S		*Newcastle and London Branch and Divisional*
5	S		**Whit Sunday**
6	M	1870	2nd Con., Manchester. W. Morrison, M.P., Pres.
7	Tu	1832	First Reform Bill passed
8	W	1873	Alexandra Palace burnt
9	Th	1870	Charles Dickens died
10	F	1889	21st Congress, Ipswich. Prof. A. Marshall, Pres.
11	S		*General Quarterly Meeting*
12	S		**Trinity Sunday**
13	M	1889	Armagh Railway Disaster
14	Tu	1886	18th Congress, Plymouth. Lord Morley, Pres.
15	W	1875	*Manchester Drapery Warehouse, Dantzic St., opened*
16	Th	1888	Emp. Fred. Wm. of Germany died. Reigned 14 wks.—
17	F	1862	Canning died [Indus. and Prov. Societies Act, 1854
18	S	1876	W. Pare, First Sec. of Congress Board, died
19	S		**First Sunday after Trinity**
20	M	1837	Queen's Ascension
21	Tu	1884	Jos. Smith, Assistant Sec. Congress Board, died
22	W	1815	Napoleon abdicated
23	Th	1757	Clive's Victory at Plassey
24	F		*Midsummer Day* [*Drapery Warehouse opened, 1884*
25	S		*Co-op. Wholesale Society Quarter Day—Newcastle*
26	S		**Second Sunday after Trinity**
27	M	1857	Cawnpore taken
28	Tu	1838	Coronation Day
29	W	1879	Victoria University chartered
30	Th	1879	*Goole Forwarding Depôt opened*

July.

SUNRISE AND SUNSET.

1st Rises at .. 3 50 Sets at .. 8 17 | 15th Rises at .. 4 3 Sets at .. 8 9
8th „ .. 3 56 „ .. 8 13 | 22nd „ .. 4 11 „ .. 8 0
29th Rises at 4 21. Sets at 7 50.

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises .. 11 30 morn. Sets 11 51 aft. | 15th Rises 10 58 aft. Sets 10 21 morn.
8th „ 7 44 aft. „ 1 44 morn. | 22nd „ 1 45 morn. „ 7 40 aft.
29th Rises 10 25 morn. Sets 10 8 aft.

First Quarter, 2nd ...... 2 13 morn. | Last Quarter, 17th ...... 1 48 morn.
Full Moon, 10th .... 1 44 „ | New Moon, 23rd .... 11 31 aft.
First Quarter, 31st, 7 45 aft.

Day of Month.	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	F	1872	*Manchester Boot and Shoe Department commenced*
2	S	1867	EQUITABLE CO-OP. BUILDING SOCIETY ESTABLISHED
3	𝔖	1881	DUNDEE BRANCH OF SCOTTISH C.W.S. OPENED
4	M	1776	Independence Day, U.S.A.
5	Tu	1849	Lord Gifford born
6	W		Length of day, 16h. 24m.
7	Th	1888	*Launch of s.s. "Equity"*
8	F	1797	Edmund Burke died
9	S		Fire Insurances expire
10	𝔖		**Fourth Sunday after Trinity**
11	M	1450	Jack Cade killed
12	Tu	1869	*Limerick Branch opened*
13	W	1872	Ballot Act in operation
14	Th	1873	*Waterford Branch opened*
15	F		*St. Swithin's Day*
16	S	1876	*Manchester Furnishing Department opened*
17	𝔖		**Fifth Sunday after Trinity**—Earl Grey died, 1845
18	M	1881	Dean Stanley died
19	Tu	1870	Lucien P. Paradol died
20	W	1873	Lord Westbury died
21	Th	1887	*Manchester New Furnishing Warehouse opened—Purchase of s.s. "Marianne Briggs," 1883*
22	F	1807	Garibaldi born
23	S	1833	Marquis of Hartington born
24	𝔖		**Sixth Sunday after Trinity**—Window Tax repealed, 1851
25	M	1883	Captain Webb drowned
26	Tu	1869	Irish Church Bill passed
27	W	1881	*Purchase of s.s. "Cambrian"*
28	Th	1838	Queen Victoria crowned
29	F	1833	Wilberforce died
30	S		*Nomination Lists: Last day for receiving*
31	𝔖		**Seventh Sunday after Trinity**

August.

SUNRISE AND SUNSET.

1st Rises at.. 4 26 Sets at.. 7 45		15th Rises at ..4 47 Sets at .. 7 20
8th ,, .. 4 36 ,, .. 7 36		22nd ,, ..4 58 ,, .. 7 6

29th Rises at 5 9. Sets at 6 52.

Rising, Setting, and Changes of the Moon.

1st Rises.. 1 56 aft. Sets 10 49 aft.	15th Rises 10 18 aft. Sets 1 52 aft.
8th ,, 8 16 ,, ,, 3 47 morn.	22nd ,, 4 28 morn. ,, 7 36 ,,

29th Rises aft. Sets 9 11 aft.

Full Moon, 8th .... 11 57 morn.	New Moon, 22nd........ 10 59 morn.
Last Quarter, 15th...... 6 37 ,,	First Quarter, 30th...... 1 29 aft.

Day of Month.	Day of Week.	Year.	Remarkable Days, Festivals, Anniversaries, &c.
1	M		Bank Holiday
2	Tu	1870	Battle of Sedan
3	W	1732	Bank of England started
4	Th	1873	*Cheshire Branch opened & Leicester Works purchased*
5	F	1876	*Leicester Works First Extension opened*
6	S	1844	Duke of Edinburgh born
7	S		**Eighth Sunday after Trinity**
8	M	1827	George Canning died
9	Tu	1631	Dryden born
10	W	1831	G. J. Goschen born
11	Th	1863	*Co-operative Wholesale Society enrolled*
12	F		Grouse shooting begins
13	S	1836	Newspaper Stamp reduced to one penny
14	S	1880	*Heckmondwike Boot and Shoe Works commenced*
15	M	1771	Sir Walter Scott born
16	Tu	1873	*C. W. S. Insurance Fund established*
17	W	1786	Frederick the Great died
18	Th	1870	Battle of Gravelotte
19	F	1885	Foundation Stone of new Eddystone Lighthouse laid
20	S	1868	Abergele Railway Accident
21	S		**Tenth Sunday after Trinity**
22	M	1800	Rev. Dr. Pusey born
23	Tu	1862	Corner Stone, Blackley Store, laid
24	W	1572	Massacre of St. Bartholomew
25	Th	1886	*Longton Crockery Depôt opened*
26	F	1819	Prince Consort born
27	S	1883	Comte de Paris claimed the French Throne
28	S		**Eleventh Sunday after Trinity**
29	M	1888	*Heckmondwike Currying Department commenced*
30	Tu		*Voting Lists : Last day for receiving*
31	W	1688	John Bunyan died

September.

SUNRISE AND SUNSET.

1st Rises at.. 5 15 Sets at .. 6 44 | 15th Rises at.. 5 36 Sets at .. 6 14
8th „ .. 5 25 „ .. 6 30 | 22nd „ .. 5 48 „ .. 5 58
29th Rises at 6 0. Sets at 5 42.

Rising, Setting, and Changes of the Moon.

1st Rises 4 17 aft. Sets 10 59 aft. | 15th Rises 11 39 aft. Sets at 4 22 aft.
8th „ 7 26 „ „ 7 9 morn. | 22nd „ 7 5 morn. „ 6 33 „
29th Rises 3 2 aft. Sets 9 43 aft.

Full Moon, 6th .... 9 7 aft. | New Moon, 21st.......... 1 16 morn.
Last Quarter, 13th .... 0 50 „ | First Quarter, 29th ...... 6 19 „

Day of Month.	Day of Week.	Year.	Remarkable Days, Festivals, Anniversaries, &c.
1	Th		Partridge Shooting commences
2	F	1871	“Co-operative News” first issued
3	S		*Newcastle and London Branch and Divisional*
4	**S**		**Twelfth Sunday after Trinity** [*Quarterly Meetings*
5	M	1800	Malta taken
6	Tu	1870	H.M.S. “Captain” foundered
7	W	1533	Queen Elizabeth born
8	Th	1868	Scottish Wholesale commenced business
9	F	1882	Battle of Kassassin
10	S		*General Quarterly Meeting*
11	**S**		**Thirteenth Sunday after Trinity**
12	M	1819	Blucher died
13	Tu	1884	Lifeboat “Co-operator No. 1” presented to R.N.L.I.
14	W	1852	Duke of Wellington died
15	Th	1873	*Leicester Works commenced*
16	F	1830	First Railway opened
17	S	1863	Paisley Manufacturing Society started
18	**S**		**Fourteenth Sunday after Trinity**
19	M	1881	President Garfield died
20	Tu	1884	*21st Anniversary of C.W.S., Commemoration of*
21	W	1832	Sir Walter Scott died
22	Th	1854	Lord Denman died
23	F	1889	Wilkie Collins died
24	S		*Co-operative Wholesale Society Quarter Day*
25	**S**		**Fifteenth Sunday after Trinity**
26	M	1857	Relief of Lucknow
27	Tu	1831	British Association formed
28	W	1870	Strasbourg surrendered
29	Th	1884	*Bristol Depôt commenced—Michaelmas Day*
30	F	1758	Nelson born

October.

SUNRISE AND SUNSET.

1st Rises at .. 6 2 Sets at .. 5 36 | 15th Rises at .. 6 26 Sets at .. 5 4
8th ,, .. 6 15 ,, .. 5 19 | 22nd ,, .. 6 38 ,, .. 4 50
29th Rises at 6 51. Sets at 4 37.

RISING, SETTING, AND CHANGES OF THE MOON.

1st Rises .. 4 18 aft. Sets morn. | 15th Rises 0 3 morn. Sets 3 52 aft.
8th ,, 6 22 ,, ,, 9 10 ,, | 22nd ,, 8 26 ,, ,, 5 20 ,,
29th Rises 2 45 aft. Sets 11 13 aft.

Full Moon, 6th .... 6 12 morn. | New Moon, 20th .... 6 24 aft.
Last Quarter, 12th ...... 9 37 aft. | First Quarter, 31st .... 9 26 ,,

Day of Month	Day of Week.	Year.	REMARKABLE DAYS, FESTIVALS, ANNIVERSARIES, &c.
1	S	1873	Sir Edwin Landseer died
2	**S**		**Sixteenth Sunday after Trinity**
3	M	1883	Burnham Beeches made public
4	Tu	1819	F. Crispi born
5	W	1874	*Durham Soap Works commenced*
6	Th	1884	*Launch of s.s. "Progress"*
7	F	1891	Right Hon. W. H. Smith, M.P., died
8	S	1871	Chicago burnt [Lighthouse finished, 1759
9	**S**		**Seventeenth Sunday after Trinity**—Eddystone
10	M	1885	"Hell Gate" dynamited
11	Tu	1492	America discovered by Columbus
12	W	1886	*Launch of s.s. "Federation"*
13	Th	1822	Canova died
14	F	1872	*C.W.S. Bank Department commenced*
15	S	1815	Murat shot [Parliament burnt, 1834
16	**S**		**Eighteenth Sunday after Trinity**—Houses of
17	M	1874	First Hospital Saturday
18	Tu	1826	Last English Lottery
19	W	1745	Dean Swift died
20	Th	1823	Thomas Hughes born
21	F	1805	Battle of Trafalgar
22	S	1890	*Northampton Saleroom opened*
23	**S**		**Nineteenth Sunday after Trinity**
24	M	1852	D. Webster died
25	Tu	1415	Battle of Agincourt
26	W	1859	"Royal Charter" lost
27	Th	1728	Captain Cook born
28	F	1844	Royal Exchange opened
29	S		*Nomination Lists: Last day for receiving*
30	**S**		**Twentieth Sunday after Trinity**
31	M	1882	*Leeds Saleroom opened*

November.

SUNRISE AND SUNSET.

1st Rises at .. 6 56 Sets at .. 4 31 | 15th Rises at.. 7 20 Sets at .. 4 9
8th „ .. 7 8 „ .. 4 19 | 22nd „ .. 7 32 „ .. 4 0
29th Rises at 7 43. Sets at 3 53.

Rising, Setting, ane Changes of the Moon.

1st Rises.. 3 35 aft. Sets 2 1 morn. | 15th Rises 2 44 morn. Sets 2 51 aft.
8th „ 7 11 „ „ aft. | 22nd „ 10 50 „ „ 5 29 „
29th Rises 1 52 aft. Sets 1 1 morn.

Full Moon, 4th .... 3 49 aft. | New Moon, 19th .... 1 19 aft.
Last Quarter, 11th ...... 10 2 morn. | First Quarter, 27th ......10 28 morn.

Day of Month.	Day of Week.	Year.	Remarkable Days, Festivals, Anniversaries, &c.
1	Tu	1882	*Tea and Coffee Department, London, commenced*
2	W	1887	*London Branch New Warehouse opened—Manufac. of*
3	Th	1800	Battle of Hohenlinden [*Cocoa and Chocolate com.*
4	F	1891	*Wheat Sheaf Works, Leicester, opened*
5	S	1861	HALIFAX INDUSTRIAL SOCIETY INAUGURATED
6	S		**Twenty-first Sunday after Trinity**
7	M	1801	R. D. Owen, reformer, born
8	Tu	1886	*Trial trip s.s. "Federation"*
9	W	1841	Prince of Wales born
10	Th	1483	Martin Luther born [*Depôt new premises opened, 1880*
11	F	1887	Manchester Ship Canal, first sod cut—*Longton*
12	S	1854	Charles Kemble died
13	S		**Twenty-second Sunday after Trinity**
14	M	1844	Abercrombie, metaphysician, died
15	Tu	1871	Stanley discovered Livingstone
16	W	1891	*Aarhus Branch opened*
17	Th	1858	Robert Owen died
18	F	1852	Duke of Wellington buried at St. Paul's
19	S	1815	Peace proclaimed [opened, 1869
20	S		**Twenty-third Sunday after Trinity**—Suez Canal
21	M	1835	The "Ettrick Shepherd" died
22	Tu	1804	Rochdale Canal opened
23	W	1641	Irish Rebellion
24	Th	1879	Sergeant Cox died
25	F	1889	T. A. Walker, contractor for Ship Canal, died
26	S	1871	*Opening of Newcastle-on-Tyne Branch*
27	S		**Advent Sunday**
28	M	1814	*Times* printed by steam
29	Tu		*Voting Lists : Last day for receiving*
30	W		*St. Andrew's Day*

December.

SUNRISE AND SUNSET.

1st Rises at .. 7 45 Sets at .. 3 52 | 15th Rises at.. 8 2 Sets at .. 3 50
8th ,, .. 7 55 ,, .. 3 49 | 22nd ,, .. 8 6 ,, .. 3 53
29th Rises at 8 8. Sets at 3 58.

Rising, Setting, and Changes of the Moon.

1st Rises.. 2 23 aft. Sets 3 54 morn. | 15th Rises 4 3 morn. Sets 1 34 aft.
8th ,, 8 48 ,, ,, 11 59 ,, | 22nd ,, 10 54 ,, ,, 6 45 ,,
29th Rises 0 44 aft. Sets 2 56 morn.

Full Moon, 4th .... 2 17 morn. | New Moon, 19th .... 8 13 morn.
Last Quarter, 11th ...... 2 30 ,, | First Quarter, 26th ...... 9 22 aft.

Day of Month.	Day of Week.	Year.	Remarkable Days, Festivals, Anniversaries, &c.
1	Th	1844	Princess of Wales born
2	F	1851	Coup d'Etat in Paris [*Quarterly Meetings*
3	S		*Newcastle and London Branch and Divisional*
4	**S**		**Second Sunday in Advent**—Thomas Carlyle
5	M	1870	Rome made Italian Capital [born, 1795
6	Tu	1882	Trollope, novelist, died
7	W	1815	Marshal Ney shot
8	Th	1863	Fire at Santiago
9	F		Grouse Shooting ends
10	S		*General Quarterly Meeting*
11	**S**		**Third Sunday in Advent**
12	M	1757	Clibber died
13	Tu	1884	Attempt to blow up London Bridge
14	W	1861	Prince Consort died
15	Th	1683	Isaak Walton died
16	F	1865	Commercial Treaty with Austria signed
17	S	1770	Beethoven born
18	**S**		**Fourth Sunday in Advent**
19	M	1805	Lord Beaconsfield born
20	Tu	1848	Napoleon elected President
21	W		*St. Thomas*
22	Th	1811	Archbishop Tait born
23	F	1861	Funeral of Prince Consort
24	S		*Co-operative Wholesale Society Quarter Day*
25	**S**		**Christmas Day**—OLDHAM INDUS. SOCY. COM., 1850
26	M		Boxing Day—Bank Holiday
27	Tu	1834	Charles Lamb died
28	W		Length of day, 7h. 47m.
29	Th	1809	Right Hon. W. E. Gladstone born
30	F	1885	*C.W.S. Fire, London Tea Department*
31	S	1882	Gambetta, statesman, died

MANCHESTER:
PRINTED AND BOUND BY THE
CO-OPERATIVE PRINTING SOCIETY LIMITED
AT THEIR CENTRAL WORKS,
NEW MOUNT STREET, ANGEL STREET.
NEWCASTLE WORKS:
40, HIGH BRIDGE, NEWCASTLE-ON-TYNE.
LONDON WORKS:
6, SALISBURY COURT, FLEET STREET, E.C.

98

LIBRARY
JUN
16
1982
UNIVERSITY OF TORONTO

HD 3325 A24 1892

Co-operative Wholesale Society
Annual

PLEASE DO NOT REMOVE
CARDS OR SLIPS FROM THIS POCKET

UNIVERSITY OF TORONTO LIBRARY